THE SATURDAY EVENING POST

An Illustrated Weekly
Found[illegible]d Aº Dº 1728 *by* Benj. Franklin

OCT. 14, '11

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MORE THAN A MILLION AND THREE-QUARTERS CIRCULATION WEEKLY

Less than ten per cent of all wheat grown is good enough for OCCIDENT

Occident is the *quality* flour—made for the discriminating housewife who takes a personal pride in providing her family table with the *best* bread, the *best* biscuit, cake and pastry.

We pay top market prices for Premium Hard Northern wheat to insure for Occident users the greatest food value. Our Expert Bakers make tests every day in each of our twelve famous mills to insure for Occident users the most superior *actual baking results*.

The Guaranteed OCCIDENT FLOUR

Sold under a binding Guarantee to be the most satisfactory flour you have ever used or your money refunded.

Costs More —Worth It

The price of OCCIDENT is a little higher than the ordinary price but the slight difference in the first cost is lost sight of in the extra *quality* and *quantity* of your baking.

May we not interest *you* in making a test of our claims of superiority for OCCIDENT FLOUR *AT OUR RISK?*

Ask your grocer to explain the Money-back Plan upon which OCCIDENT FLOUR is sold, and send today for our booklet, "Better Baking" —for North—East—West—South.

Russell-Miller Milling Co.
Minneapolis, U. S. A.

WE are living in an age of impressions.

An artistic home gives the impression of a progressive owner.

A stylish suit of clothes conveys the same thought of the wearer.

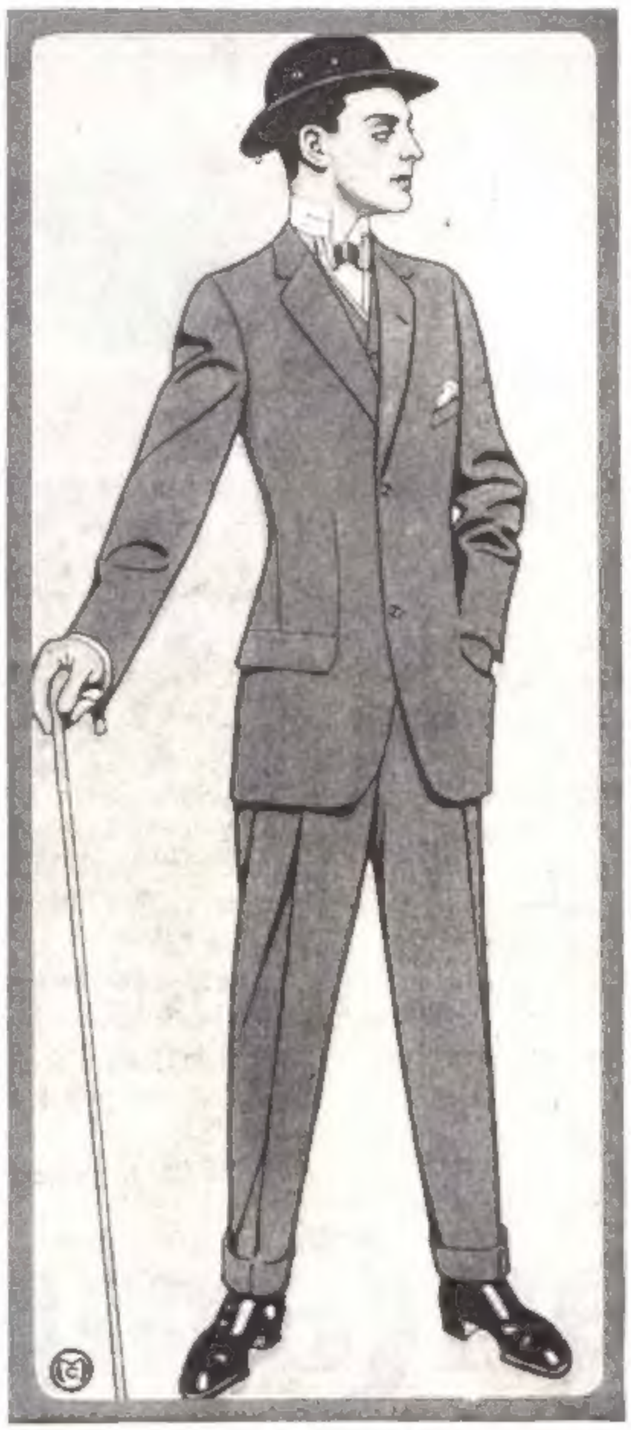
The appearance of a young man nowadays is a great factor in his success.

His employer wants to be as proud of his "external" appearance as of his "internal" capabilities.

Real, artistic style in ready-made clothes was, until a few years ago, as remote as that of a log cabin from a marble palace.

The makers of Society Brand Clothes have done probably more for the advancement of fashion in young men's clothes than any other clothes-maker.

They have made it possible for a young man to go into a ready-made clothing store and buy stylishly cut, expertly tailored clothes at a price within his ability to pay for them.



"The Envoy Suit"

The result is a general recognition of the superiority of Society Brand Clothes from the standpoint of style, tailoring and fabrics.

You ought to know these clothes.

If you are so located that there is any difficulty in getting them from your local dealer, write us and we will make it possible for you to see them.

Society Brand Clothes

Ready-to-Wear

For Young Men
And Men Who Stay Young

$20 to $40

MADE IN CHICAGO BY ALFRED DECKER & COHN

FALL FASHION PANELS FOUR CENTS IN STAMPS

Copyright Alfred Decker & Cohn

To Open-Minded Women

And the Men They Like to Please

Here are some facts and photographs about Nature's choicest food. Our racial food, exceeding meat in nutrition—hearty, delicious and cheap. Yet a dish which millions never tasted in its fittest form.

Here's a typical bean which came from the top of a dish of home-baked beans.

You call it crisped. As an article of food it is utterly ruined.

That is done by dry heat. But that crust at the top bars out the heat from the main part of your beans. The beans below don't get half enough heat to make them digestible.

That's why you call them a heavy food. That's why they ferment and form gas. Of what worth is a food, however good to the taste, if it cannot be turned to nutrition?

Here is a bean from the soggy mass which lies at the bottom of the home baking dish. Simmered to pieces in a modest heat which cannot make the granules digestible.

But sometimes your beans are not mushy, you'll say. Sometimes they come out whole. That's worse yet. It means that the beans are not even properly boiled. They put a hard tax on the strongest stomach, and a good many people can't eat them at all.

To get this dish you spend sixteen hours in soaking, boiling and baking. The meal must be started the day before. And it will not keep. You must finish the dish not long after you bake it.

So home-baked beans are the once-a-week dish. They are too hard to prepare—too hard to digest—to be served as you ought to serve them.

Most folks like beans as well as meat. Some would like them as often as meat. Yet you pay three times the price of good baked beans for something with no more nutrition.

Here is a bean from a can of Van Camp's. Every bean in the can is like it. Mealy, yet unbroken. Luscious tomato sauce baked through and through. The flavor of pork baked in.

Yet that bean for hours has been baked in an oven heated to 245 degrees. But the oven was heated by live steam under pressure—by superheated steam. It was not a dry heat, so the bean is not crisped. It was not a simmering heat, so the bean is not broken.

These beans are digestible—immensely digestible. They are good to the taste—nut-like, mealy and whole. And the tomato sauce baked with them gives a delicious zest.

If once your folks ever try these beans you'll never get them back to the old kind.

These beans come to you ready to serve. You can serve them cold in one minute, or hot in ten minutes. And they retain all the savor which they brought from the oven.

You can keep them on hand—a dozen meals at a time—ready for any emergency. You can serve them for salad, fry them into croquettes, or serve them just as they come from the can.

By baking these beans for a million homes we can bake them much cheaper than you can. And we have spent full fifty years in learning how best to prepare them.

Van Camp's will be almost a daily dish when you find them out. They'll save you hours of cooking. They'll save a great deal on your meat bills.

Be fair to yourself and try them.

"The National Dish"

Van Camp's

BAKED WITH TOMATO SAUCE

PORK AND BEANS

"The National Dish"

Van Camp's Beans

When you get Van Camp's you get Michigan beans, picked out by hand—beans all of one size. You get a sauce made of vine-ripened tomatoes, costing us five times what some sauce would cost. You get the result of 50 years of experience, applied to a dish which is the pride of this house. It doesn't pay to get a lesser brand. You'll quickly find that out.

Three sizes:
10, 15 and 20 cents per can

Home-Baked Beans

Van Camp Packing Company (Established 1861) Indianapolis, Ind.

(175)

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NOBLESSE OBLIGE

Polatkin & Scheikowitz Conserve the Honor of Their Families

By MONTAGUE GLASS

ILLUSTRATED BY J. J. GOULD

A Stunted Lad of Fifteen Emerged, Staggering Under a Huge Bundle

"NU, PHILIP," cried Marcus Polatkin to his partner, Philip Scheikowitz, as they sat in the showroom of their place of business one June morning, "even if the letter does got bad news in it you shouldn't take on so hard. When a feller is making good over here and the *Leute im Russland* hears about it, understand me, they are all the time sending him bad news. I got in Minsk a cousin by the name Pincus Lubliner, understand me, which every time he writes me, y'understand, a relation dies on him and he wants me I should help pay funeral expenses. You might think I was a Free Burial Society, the way that feller acts."

"Sure, I know," Philip replied as he folded the letter away; "but this here is something else again. Mind you, with his own landlord he is sitting playing cards, Marcus, and comes a pistol through the window and the landlord drops dead."

"What have you got to do with the landlord?" Polatkin retorted. "If it was your brother-in-law was killed that's a difference matter entirely; but when a feller is a landlord *im Russland*, understand me, the least he could expect is that he gets killed once in a while."

"I ain't saying nothing about the landlord," Philip protested, "but my brother-in-law writes they are afraid for their lives there and I should send 'em quick the passage money for him and his boy Yosel to come to America."

Polatkin rose to his feet and glared angrily at his partner.

"Do you mean to told me you are going to send that loafer money he should come over here and bum round our shop yet?"

"What do you mean bum round our shop?" Philip demanded. "In the first place, Polatkin, I ain't said I am going to send him money, y'understand; and, in the second place, if I want to send the feller money to come over here, understand me, that's my business. Furthermore, when you are coming to call my brother-in-law a loafer and a bum, Polatkin, you don't know what you are talking about. His *Grossvater, olav hasholem*, was the great Harkavy Rav, Jochannon Borrochson."

"I heard that same tale before," Polatkin interrupted. "A feller is a *Schlemiel* and a lowlife which he couldn't support his wife and children, understand me, and it always turns out his grandfather was a big rabbi in the old country. The way it is with me, Scheikowitz, just so soon as I am hearing a feller's grandfather was a big rabbi in the old country, Scheikowitz, I wouldn't got nothing more to do with him. If he works for you in your place, understand me, then he fools away your time telling the operators what a big rabbi his grandfather was; and if he's a customer, Scheikowitz, and you write him ten days after the account is overdue he should pay you what he owes you, instead he sends you a check, understand me, he comes down to the store and tells you what a big rabbi he's got it for a grandfather. *Gott sei Dank* I ain't got no *Rabonim* in my family."

"Sure, I know," Philip cried, "your father would be glad supposing he could sign his name even."

Polatkin shrugged his shoulders.

"It would *oser* worry me if my whole family couldn't read or write. So long as I can sign my name and the money is in the bank to make the check good from five to ten thousand dollars, y'understand, what do I care if my grandfather would be deef, dumb and blind, Scheikowitz? Furthermore, Scheikowitz, believe me I would sooner got one good, live business man for a partner, Scheikowitz, than a million dead rabbis for a grandfather, and don't you forget it. So if you are going to spend the whole morning making a *Geschreierei* over that letter, Scheikowitz, we may as well close up the store *und fertig*."

With this ultimatum Marcus Polatkin walked rapidly away toward the cutting room, while Philip Scheikowitz sought the foreman of their manufacturing department and borrowed a copy of a morning paper. It was printed in the vernacular of the lower East Side, and Philip bore it to his desk, where for more than half an hour he alternately consulted the column of steamboat advertising and made figures on the back of an envelope. These represented the cost of a journey for two persons from Minsk to New York, based on Philip's hazy recollection of his own emigration, fifteen years before, combined with his experience as traveling salesman in the Southern states for a popular-price line of pants.

At length he concluded his calculations and with a heavy sigh he put on his hat just as his partner returned from the cutting room.

"Nu!" Polatkin cried. "Where are you going now?"

"I am going for a half an hour somewheres," Philip replied.

"What for?" Polatkin demanded.

"What for is my business," Philip answered.

"Your business!" Polatkin exclaimed. "At nine o'clock in the morning one partner puts on his hat and starts to go out, *verstehst du*, and when the other partner asks him where he is going it's his business, *sagt er!* What do you come down here at all for, Scheikowitz?"

"I am coming down here because I got such a partner, Polatkin, which if I was to miss one day even I wouldn't know where I stand at all," Scheikowitz retorted. "Furthermore, you shouldn't worry yourself, Polatkin; for my own sake I would come back just so soon as I could."

Despite the offensive repartee that accompanied Philip's departure, however, he returned to find Polatkin entirely restored to good humor by a thousand-dollar order that had arrived in the ten-o'clock mail; and as Philip himself felt the glow of conscious virtue attendant upon a good deed economically performed, he immediately fell into friendly conversation with his partner.

"Well, Marcus," he said, "I sent 'em the passage tickets, and if you ain't agreeable that Borrochson comes to work here I could easy find him a job somewheres else."

"If we got an opening here, Philip, what is it skin off my face if the feller comes to work here," Polatkin answered, "so long as he gets the same pay like somebody else?"

"What could I do, Marcus?" Philip rejoined, as he took off his hat and coat preparatory to plunging into the assortment of a pile of samples. "My own flesh and blood I must got to look out for, ain't it. And if my sister Leah, *olav hasholem*, would be alive today I would of got 'em all over here long since ago already. Ain't I am right?"

"What Do You Think of Him Now? Ain't He a Good-Looking Young Feller?"

Polatkin shrugged. "In family matters one partner couldn't advise the other at all," he said.

"Sure, I know," Philip concluded, "but when a feller has got such a partner which he is a smart up-to-date feller and means good by his partner, understand me, then I got a right to take an advice from him about family matters, ain't it?"

And with these honeyed words the subject of the Borrochson family's assisted emigration was dismissed until the arrival of another letter from Minsk some four weeks later.

"Well, Marcus," Philip cried after he had read it, "he'll be here Saturday."

"Who'll be here Saturday?" Polatkin asked.

"Borrochson," Philip replied; "and the boy comes with him."

Polatkin raised his eyebrows.

"I'll tell you the honest truth, Philip," he said—"I'm surprised to hear it."

"What d'ye mean you're surprised to hear it?" Philip asked. "Ain't I am sending him the passage ticket?"

"Sure, I know you are sending him the tickets," Polatkin continued, "but everybody says the same, Philip, and that's why I am telling you, Philip, I'm surprised to hear he is coming; because from what everybody is telling me it's a miracle the feller ain't sold the tickets and gambled away the money."

"What are you talking nonsense, selling the tickets!" Philip cried indignantly. "The feller is a decent, respectable feller even if he would be a poor man."

"He ain't so poor," Polatkin retorted. "A thief need never got to be poor, Scheikowitz."

"A thief!" Philip exclaimed.

"That's what I said," Polatkin went on, "and a smart thief too, Scheikowitz. Gifkin says he could steal the buttons from a policeman's pants and pass 'em off for real money, understand me, and they couldn't catch him anyhow."

"Gifkin?" Philip replied.

"Meyer Gifkin which he is working for us now two years, Scheikowitz, and a decent, respectable feller," Polatkin said relentlessly. "If Gifkin tells you something you could rely on it, Scheikowitz, and he is telling me he lives in Minsk one house by the other with this feller Borrochson, and such a lowlife gambler bum as this here feller Borrochson is you wouldn't believe at all."

"Meyer Gifkin says that?" Philip gasped.

"So sure as he is working here as assistant cutter," Polatkin continued. "And if you think that this here feller Borrochson comes to work in our place, Scheikowitz, you've got another think coming, and that's all I got to say."

But Philip had not waited to hear the conclusion of his partner's ultimatum, and by the time Polatkin had finished Philip was at the threshold of the cutting room.

"Gifkin!" he bellowed. "I want to ask you something a question."

The assistant cutter laid down his shears.

"What could I do for you, Mr. Scheikowitz?" he said respectfully.

"You could put on your hat and coat and get out of here before I kick you out," Philip replied without disclosing the nature of his abandoned question. "And, furthermore, if my brother-in-law Borrochson is such a lowlife bum which you say he is, when he is coming here Saturday he would pretty near kill you, because, Gifkin, a lowlife gambler and a thief could easily be a murderer too. *Aber* if he ain't such a thief and gambler which you say he is, then I would make you arrested."

"Me arrested?" Gifkin cried. "What for?"

"Because for calling some one a thief which he ain't one you could sit in prison," Scheikowitz concluded. "So you should get right out of here before I am sending for a policeman."

"But, Mr. Scheikowitz," Gifkin protested, "who did I told it your brother-in-law is a thief and a gambler?"

"You know very well who you told it," Scheikowitz retorted. "You told it my partner, Gifkin. That's who you told it."

"But I says to him he shouldn't tell nobody," Gifkin continued. "Is it my fault your partner is such a *Klatsch?* And anyhow, Mr. Scheikowitz, supposing I did say your brother-in-law is a gambler and a thief, I know what I'm talking about; and, furthermore, if I got to work in a place where I couldn't open my mouth at all, Mr. Scheikowitz, I don't want to work there, and that's all there is to it."

He assumed his hat and coat in so dignified a manner that for the moment Scheikowitz felt as though he were losing an old and valued employee, and this impression was subsequently heightened by Polatkin's behavior when he heard of Gifkin's departure. Indeed a casual observer might have supposed that Polatkin's wife, mother and ten children had all perished in a common disaster and that the messenger had been indiscreet in breaking the news, for during a period of almost half an hour Polatkin rocked and swayed in his chair and beat his forehead with his clenched fist.

"You are shedding my blood," he moaned to Scheikowitz.

"What the devil you are talking nonsense!" Scheikowitz declared. "The way you are acting you would think we are paying the feller five thousand dollars a year instead of fifteen dollars a week."

"It ain't what a feller makes from you, Scheikowitz, it's what you make from him what counts," he wailed. "Gifkin was really worth to us a year five thousand dollars."

"Five thousand buttons!" Scheikowitz cried. "You are making a big fuss about nothing at all."

But when the next day Polatkin and Scheikowitz heard that Gifkin had found employment with their closest competitors Philip began to regret the haste with which he had discharged his assistant cutter, and he bore his partner's upbraidings in chastened silence. Thus by Friday afternoon Polatkin had exhausted his indignation.

"Well, Philip," he said as closing-time approached, "it ain't no use crying over sour milk. What time does the boat arrive?"

"Tonight," Philip replied, "and the passengers comes off the island tomorrow. Why did you ask?"

"Because," Marcus said with the suspicion of a blush, "Saturday ain't such a busy day and I was thinking I would go over with you. Might I could help you out."

II

PHILIP'S trip with his partner to Ellis Island the following morning tried his temper to the point where he could barely refrain from inquiring if the expected immigrant were his relation or Polatkin's, for during the entire journey Marcus busied himself making plans for the Borrochsons' future.

"The first thing you got to look out for with a greenhorn, Philip," he said, "is that you learn 'em good the English language. If a feller couldn't talk he couldn't do nothing, understand me, so with the young feller especially you shouldn't give him no encouragement to keep on talking *Manerloschen*." Philip nodded politely.

"Look at me for instancer," Marcus continued; "six months after I landed, Philip, I am speaking English already just so good as a doctor or a lawyer. And how did I done it? To night school I am going only that they should learn me to write, *verstehst du, aber* right at the start old man Feinrubin takes me in hand and he talks to me only in English. And if I am understanding him, *schon gut;* and if I don't understand him then he gives me a *Klatsch* on the side of the head, Philip, which the next time he says it I could understand him good. And that's the way you should do with the young feller, Philip. I bet yer he would a damsight sooner learn English as get a *Schlag* every ten minutes."

Again Philip nodded, and by the time they had arrived at the inclosure for the relations of immigrants he had become so accustomed to the hum of Marcus' conversation that he refrained from uttering even a perfunctory "Uh-huh." They sat on a hard bench for more than half an hour, while the attendants bawled the common surnames of every country from Ireland to Asiatic Turkey, and at length the name Borrochson brought Philip to his feet. He rushed to the gateway, followed by Marcus, just as a stunted lad of fifteen emerged, staggering under the burden of a huge cloth-covered bundle.

"Uncle Philip," the lad cried, dropping the bundle. Then clutching Marcus round the neck he showered kisses on his cheeks until Philip dragged him away.

"I am your uncle," Philip said in *Jüdisch Deutsch.* "Where is your father?"

Without answering the question Yosel Borrochson took a stranglehold of Philip and subjected him to a second and more violent osculation. It was some minutes before Philip could disengage himself from his nephew's embrace and then he led him none too gently to a seat.

"Never mind the kissing," he said; "where's your father?"

"He is not here," Yosel Borrochson replied with a vivid blush.

"I see he is not here," Philip rejoined. "Where is he?"

"He is in Minsk," said young Borrochson.

"In Minsk!" Philip and Marcus cried with one voice, and then Marcus sat down on the bench and rocked to and fro in an ecstasy of mirth.

"In Minsk!" he gasped hysterically, and slapped his thighs by way of giving expression to his emotions. "Did you ever hear the like?"

"Polatkin, do me the favor," Philip begged, "and don't make a damn fool of yourself."

"What did I told you?" Polatkin retorted, but Philip turned to his nephew.

"What did your father do with the ticket and the money I sent him?" he asked.

"He sold the ticket and he used all the money for the wedding," the boy replied.

"The wedding!" Philip exclaimed. "What wedding?"

"The wedding with the widow," said the boy.

"The widow!" Philip and Marcus shouted in unison. "What widow?"

"The landlord's widow," the boy answered shyly.

And then as there seemed nothing else to do he buried his face in his hands and wept aloud.

"Nu, Philip," Marcus said, sitting down beside young Borrochson, "could the boy help it if his father is a *Ganef?*"

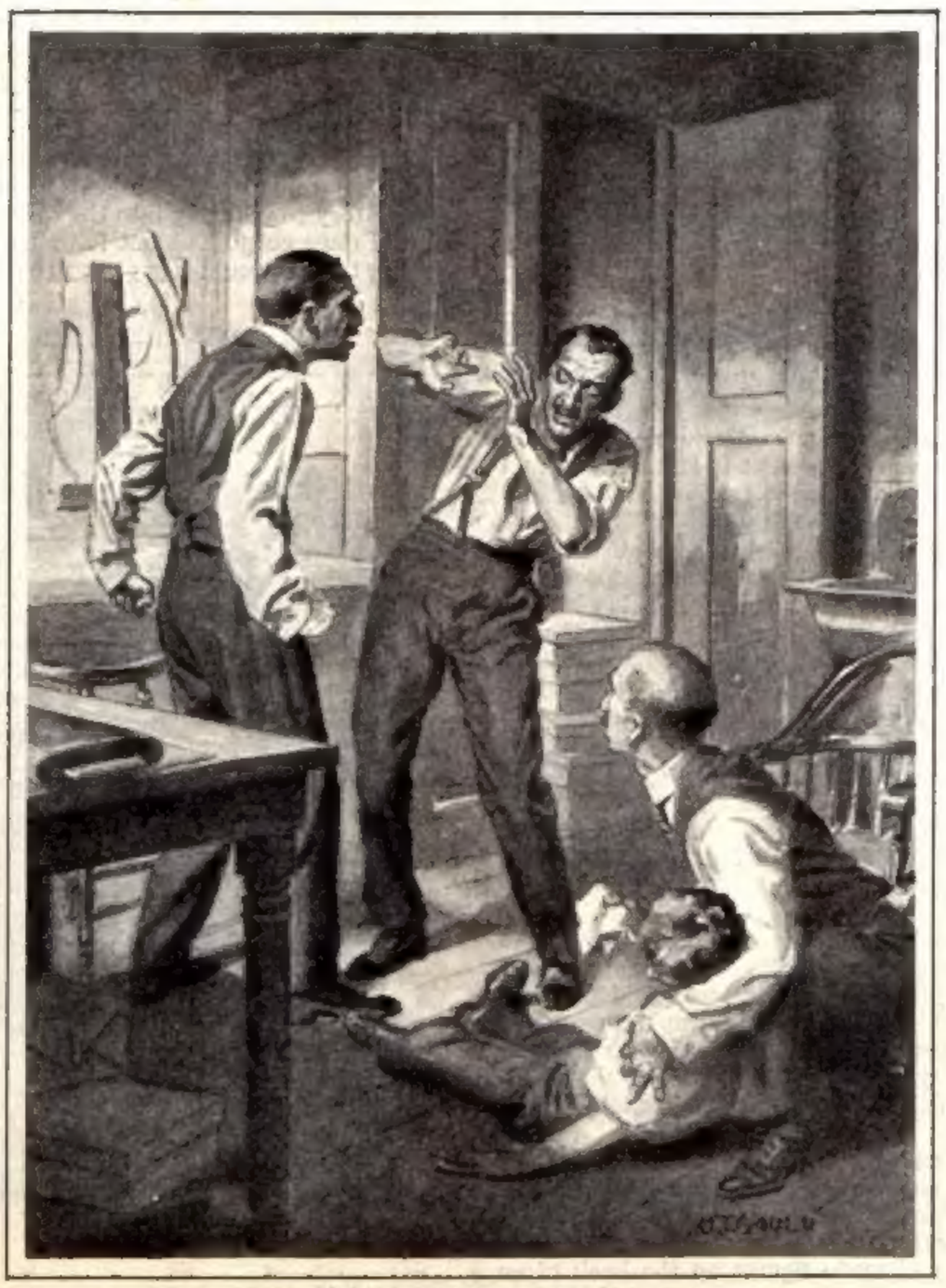
Philip made no reply and presently Marcus stooped and picked up the bundle.

"Come," he said gently, "let's go up to the store."

The journey uptown was not without its unpleasant features, for the size of the bundle not only barred them from both subway and elevated, but provoked a Broadway car conductor to exhibit what Marcus considered to be so biased and illiberal an attitude toward unrestricted immigration that he barely avoided a cerebral hemorrhage in resenting it. They finally prevailed on the driver of a belt-line car to accept them as passengers, and nearly half an hour elapsed before they arrived at Desbrosses Street; but after a dozen conductors in turn had declined to honor their transfer tickets they made the rest of their journey on foot.

Philip and young Borrochson carried the offending bundle, for Marcus flatly declined to assist them. Indeed with every block his enthusiasm waned, so that when they at length reached Wooster Street his feelings toward his partner's nephew had undergone a complete change.

"Don't fetch that thing in here," he said as Philip and young Borrochson entered the showroom with the bundle; "leave it in the shop. You got no business to bring the young feller up here in the first place."



"Liar!" He Shouted. "What Do You Mean by It?"

"What do you mean bring him up here?" Philip cried. "If you wouldn't butt in at all I intended to take him to my sister's a cousin on Pitt Street."

Marcus threw his hat on a sample table and sat down heavily.

"That's all the gratitude I am getting!" he declared with bitter emphasis. "Right in the busy season I dropped everything to help you out, and you turn on me like this."

He rose to his feet suddenly, and seizing the bundle with both hands he flung it violently through the doorway.

"Take him to Pitt Street," he said. "Take him to the devil for all I care. I am through with him."

But Philip conducted his nephew no farther than round the corner on Canal Street, and when an hour later Yosel Borrochson returned with his uncle his top-boots had been discarded forever, while his wrinkled, semi-military garb had been exchanged for a neat suit of Oxford gray. Moreover, both he and Philip had consumed a hearty meal of coffee and rolls and were accordingly prepared to take a more cheerful outlook upon life, especially Philip.

"*Bleib du hier,*" he said as he led young Borrochson to a chair in the cutting room. "*Ich komm bald zurück.*"

Then mindful of his partner's advice he broke into English. "Shtay here," he repeated in loud, staccato accents. "I would be right back. *Verstehst du?*"

"Yess-ss," Yosel replied, uttering his first word of English.

With a delighted grin Philip walked to the showroom, where Polatkin sat wiping away the crumbs of a belated luncheon of two dozen zwieback and a can of coffee.

"*Nu,*" he said conciliatingly, "what is it now?"

"Marcus," Philip began with a nod of his head in the direction of the cutting room, "I want to show you something a picture."

"A picture!" Polatkin repeated as he rose to his feet. "What do you mean a picture?"

"Come," Philip said; "I'll show you."

He led the way to the cutting room, where Yosel sat awaiting his uncle's return.

"What do you think of him now?" Philip demanded. "Ain't he a good-looking young feller?"

Marcus shrugged in a non-committal manner.

"Look what a bright eye he got it," Philip insisted. "You could tell by looking at him only that he comes from a good family."

"He looks a boy like any other boy," said Marcus.

"But even if no one would told you, Marcus, you could see from his forehead yet—and the big head he's got it—you could see that somewheres is *Rabonim* in the family."

"Yow!" Marcus exclaimed. "You could just so much see from his head that his grandfather is a rabbi as you could see from his hands that his father is a crook." He turned impatiently away. "So instead you should be talking a lot of nonsense, Philip, you should set the boy to work sweeping the floor," he continued. "Also for a beginning we would start him in at three dollars a week, and if the boy gets worth it pretty soon we could give him four."

III

IN TEACHING his nephew the English language Philip Scheikowitz adopted no particular system of pedagogy, but he combined the methods of Ollendorf, Chardenal, Ahn and Polatkin so successfully that in a few days Joseph possessed a fairly extensive vocabulary. To be sure, every other word was acquired at the cost of a clump over the side of the head, but beyond a slight ringing of the left ear that persisted for nearly six months the Polatkin method of instruction vindicated itself, and by the end of the year Joseph's speech differed in no way from that of his employers.

"Ain't it something which you really could say is wonderful the way that boy gets along?" Philip declared to his partner, as the first anniversary of Joseph's landing approached. "Honestly, Marcus, that boy talks English like he would be born here already."

(Continued on Page 40)

KEEPING YOUR POCKETBOOK

The Victims of Some Recent Touches are Asked to Look Him Over, Together With the Rest of the Morning's Batch

METHODS OF THE MEN WHO WANT IT

By George Allan England

ILLUSTRATED BY GUSTAVUS C. WIDNEY

LIKE wolves, jackals and other beasts of prey, pickpockets hunt in packs. The second-story man is a lone-hand worker, and so, more often than not, is the "gorilla" or hold-up man; but the "dip" who works alone is today practically non-existent. Success for him, under modern conditions, depends quite as much on organization as on individual initiative, pluck and dexterity. And so it is that he operates almost universally as one of a close, highly-skilled body which in the lingo of the Underworld is called a "mob."

Now you will please to understand, mob bears no connotation of disorder or violence or aught conspicuous. Quite the contrary. Dips hold themselves as the aristocrats of abstraction. Because of their superior skill they refuse to associate with common thugs who break and enter or who "stick up" pedestrians in obscure alleyways. They entertain a supreme contempt toward all who resort to the crudities of force—contempt and pity.

Such, right or wrong, is the pickpocket's verdict of *vi et armis* methods. For a mob of well-trained "guns" is disciplined. The very nature of pickpocketry is antipathetic to violence of every sort, even to the breaking of a watch-chain. No self-respecting mob tolerates stealing watches; and the dip who indulges in the practice is scorned and avoided as unworthy of respect or confidence. For lo! the dollar-watch is abroad in the land.

Violence is taboo among the fraternity. The well-trained gun is essentially a man whose living depends on his quick eye and nimble fingers, a man whose ambition and whose art is "breech-getting"—the abstraction of pocketbooks from bourgeois raiment without being detected. For this purpose, as in certain other lines of modern business, he has found and utilized the value of organization. The mob is his unit, his fighting-force; and wonderfully efficient it is. Four or five dips, banded together, form its *personnel*. Each member has his place, his duties, his rewards. And, working thus, each finds protection in the strength of all. It is the principle of the Common Good, restricted within very narrow and highly-specialized limits.

The first man of a mob, its head and forefront, is known as the "stall." The second and third are "fillers-in." The fourth answers to the name of "wire." Number five is the "get-away man." Each knows just what to do, and does it—and there you are! For in competition with this trained and clever work what chance doth the burgher's pocketbook stand?

The stall is usually a man of more than average intelligence, one who has enjoyed a variegated experience of crookedness, whether in court or out. A knowledge of the former kind is to him essential; for he it is who attends to all the necessary details of "springing" or liberating from custody any unfortunate member of the mob. He it is who decides whether to do the job by squaring the jury, or again by making the dip stand trial and by defeating the case in the lower court. He it is who pulls the underground wires of rescue, as will in due time be set forth.

He, in short, must be a general, a diplomatist, a man of wisdom and resource. To him the others look in time of peril. Rarely he fails them.

He has to keep, in a memorandum-book on his person, the name of a good lawyer in every city and large town—one who is "right" and can be trusted—that is, one not too familiar with the police. In this book the stall keeps also the names of available persons with pull. Such political allies are indispensable in case of trouble. Of saloonkeepers, too, the stall keeps track. Their friendship is invaluable in the Underworld, though sometimes here a curious conflict of interest arises. It may be that some saloonkeeper, though friendly to the stall, fears the ill-will of the police and the effect that such ill-will may have upon the granting of his license. The keeper, in this case, often refuses to mix personally with a criminal case, but delegates the task to some ward politician, while he himself twitches the strings with a well-covered hand. Thus the saloon is kept out of active participation in crime, and the purity of our municipal politics is upheld. So much, then, for the connections and the duties of the stall.

The fillers-in play the rôle of members of the populace, innocent bystanders, or what-not—anything to jostle and confuse and render easy of attack the chosen sacrifice. The wire does the actual work of theft, and a clever, experienced man he has to be.

The fifth man of the mob has the duty of receiving the "bundle" at the hands of the wire, and of "making his elegant" therewith. Thus it happens (a thing which the uninitiated must often have wondered at) that the man arrested very rarely, if ever, has on his person any money or any evidence of the crime in question.

Mobs letter-perfect in every respect are by no means common, even in our largest cities. I doubt if more than ten "swell mobs" are operating today in America. By swell mob I mean a first-class gang of experts, well-financed and able to hire the best of legal talent for defense.

A swell mob does no business with less than one thousand dollars "fall-money," ready for instant use. The average, everyday, common or garden mob thinks itself lucky to possess five hundred. With a thousand the gang is safe. For that gives each member two hundred, and it is axiomatic among the profession that, so forearmed, the mob can successfully finance five falls. Such a run of misfortune in the course of one campaign is a practically negligible chance.

The fall-money is most zealously guarded by all first-class workers. Second or third-rate mobs sometimes dig into the fund by drinking, gambling or other dissipation—a swell mob, never. For the skilled crook realizes the imperative necessity of ready cash and lots of it when trouble comes. Positively no time must be lost in raising funds. A lack of quick currency in adequate amounts at a critical juncture often means a long term in jail for the miserable wretch within the toils of the law.

Sometimes it happens that a gun welches or refuses to put up his proportion of the safety-fund. Such a miscreant

is called a "rat," and rathood brings its own immediate reward. Violence? Not at all; but something just as efficacious and far safer. Punishment takes the same form that it assumes, say, on the Stock Exchange when a member falls down on his agreements—I mean, of course, exclusion, the boycott, loss of caste and place. In this way the recreant thief can be either ruined or else brought to speedy terms.

"Heard about Spike?" the word passes through subterranean channels.

"Wot's wrong?"

"Fall-money—he's squealed."

"Th' rat!"

Lo, Spike finds himself with his occupation gone. No decent, self-respecting mob will take him out to work with them. The discredited one, in the manner of Davy Crockett's famous coon, climbs down and "comes over wit' de coin."

Only in one way can a member of a mob avoid his share of the fall-money in an honorable manner and in accordance with gun etiquette. This is by discharging himself from the mob before an actual fall takes place. He may have been associated with the mob during an expedition, and may have shared in several successful thefts, yet if he says, "I'm through!" and takes his leave (as Adam should have done) before the fall, he is not only exempt from any claim, but also saves his honor pure and unsullied, "a verray parfit, gentle knight" of thievery.

With fall-money in readiness and everything prepared for business before any move is made, the mob has its "meet" much as fox-hunters have theirs, or high financiers.

This meet they usually hold in the privacy of a saloon back room. Here they decide where to go and how to get there—whether to the beaches, theaters, terminals, auction rooms, L trains, or just the city streets at some congested point. A certain periodical published in this country keeps them *au fait* with the dates of all public events, fairs, shows, race-track meets, processions and the like. The railroad guides furnish them information as to the arrival and departure of trains.

Following the Liberty Bell

CROWDS—these are the first and last things of the mob. Whatever else they need, organized guns always must have large and well-bunched herds of *genus homo*. If the herds migrate, they migrate, too. Especially to sentimental and patriotic gatherings are they faithful, inasmuch as lofty feeling on the part of the suckers gives more than usually ample opportunities on the part of the mob for feeling of a more material and remunerative sort. After the last big G. A. R. reunion in Boston, a few years ago, hundreds of empty pocketbooks were found in post-boxes, eloquent proof of the dips' large activities. Their habit, be it said, is always to keep only cash and negotiable securities. They invariably destroy checks and personal papers, a process which they call "cleaning the poke," and then usually drop the empty "leather" into a mailbox, as a handy, safe and generally desirable place of concealment. *Ergo*, the condition of the boxes, after a big public affair, is in a way a barometer of the storm center of dipdom.

At the time when Thomas N. Hart was mayor of Boston he entertained the French Ambassador. Crowds gathered. A clever dip touched the mayor himself; but alas, the official leather contained only thirteen dollars. Hart, in person, nabbed the man, who put up five hundred dollars cash bail and decamped.

The Old Home Week celebration some time ago in Fredericton, New Brunswick, drew mobs from all over America. So, too, did the tour of the Liberty Bell, an event which is still talked of with reminiscent pleasure in the Underworld. For in the year 1903, when that venerated relic was borne in triumph through eight sovereign States, several topnotch gangs followed it—sticking closer than brethren—through New Jersey, New York, Connecticut, Rhode Island and so to dear old Plymouth; then back again through towns unnumbered till the sacred object reached its home once more in Philadelphia. Where the Bell went, there went they.

Not every year do mobs run into such great good fortune as the expedition of the Liberty Bell. For the most part they have to take what lesser goods the gods provide, and be thankful. Their work, for the most part, is a routine grind, like yours or mine. By night they lay their plans; by day, execute them. Always they map out a definite scheme. Before separating they always know just where to pick each other up, just what they are going to do, and how they mean to do it.

Suppose they choose for their day's first haul a railway terminal. Their best game in this case is usually to take a train into the city from some nearby suburban point. The stall and the wire take seats in the front of the car, while the others sit part way down the aisle. When the train stops, of course everybody gets up. The three men in the rear, having picked the sucker, begin jostling the crowd and shoving the sheeplike commuters forward. This brings them up against the stall and the wire, who hold back.

A jam results. The confusion is opportune for the stall to "sound" the victim—that is, to "fan" his pockets in order to determine where the treasure-trove may lie. Somebody grumbles or remonstrates, only to be met by a "Beg pardon!" a laugh, a jest. But up goes the stall's hand in signal to the wire. Left-hand, hip pocket. Right-hand, coat pocket. The wire gets busy, abstracts the wad, and passes it to the get-away man, who decamps.

If by any chance an alarm be raised the stall holds his ground while the others flee. He willingly submits to search; and since he always proves that he has nothing, after a little parley he usually goes his way undisturbed, the recipient of apologies. The chances are all against the public. So usual is overcrowding on American conveyances, that little is thought of the mob's jostling tactics. In most cases the victim never "tumbles" at all, until redress is quite impossible. Railways, in this country, are the crooks' paradise. In Europe, not so, both on account of the sidedoor-exit system and because of the adequate seating arrangements. The European police, too, are really efficient. They meet every train, watch suspicious characters, and are in general "on to the job" of protecting the pin-witted. The pickpocket flourisheth not on the Other Side, as here.

Were it not for our peculiarly inconvenient traction arrangements, especially in street railway and L service, "reefing a leather" from an inside coat pocket or a waistcoat pocket would be almost impossible. The job is delicate, even on board a crowded car packed with strap-hangers. The stall has to hold a newspaper close up to the victim's face, while under its protection the wire gets a hand inside the coat or waistcoat, or abstracts a diamond pin from tie or shirt front. This trick of "stone-hoisting" is the hardest feat of all (except the very exceptional legerdemain of slitting a woman's stocking and abstracting the purse). It requires great nerve, marvelous dexterity and remarkably quick action. Very few successful stone-getters are operating in America today.

The Woeful Female Calls Again and Talks to Both Sucker and Suckeress With Pleadings Accelerando

As for our friends the super-twisters of classic reputation, who used so blithely to nick the *bourgeoisie* for "fronts"—that is, watches and chains—the dollar-watch, as has already been explained, has effectually damped their ambitions. Who shall say but a properly depreciated currency may some day curb the leather-reefer, too?

After the day's work is honestly put through, the mob reassembles, if separated, and gets together in the saloon where the meet originally was held. More often than not, they all come back safe and sound to divide the swag. But since their best-laid plans gang aft agley it sometimes happens that the police have caught one of the mob.

"Where's Slatsey?" takes form as a definite problem.

"Looks like he's 'lost'!" is the answer, as the time grows long. "Must be that he's copped out."

The barkeeper brings in a yellow envelope and throwa it on the beery table.

"A telegram!"

They rip it open, and instantly know the worst—that Slats has "fallen," for the message reads:

"Broke a leg. In Such-and-such hospital. S."

Momentary annoyance at the untoward incident gives way quickly to the routine procedure.

"Well, we've got to have a mouthpiece (lawyer), and a swell one," is the verdict.

If by any chance it be the stall himself who has fallen, duty then devolves upon the wire, who must free his chief at all hazards. Only one mishap throws a mob into greater consternation than the loss of the stall, and that is the arrest of the wire. With the wire in custody, the mob finds itself in the predicament of a man with a large family when his wife dies. *He* has to get him a housekeeper; *they* have either to find another wire, fill in with another mob, or disband. A wireless mob is like a brainless body, pitiably useless. Its members are "up against it," since to go on without the wire is impossible, and to get a job with another gang is no easier than for any other professional men to step at once into lucrative positions.

Whoever may happen to have fallen, two lines of action at once develop. One line concerns itself with the brother in distress; the other impinges on the sucker, his victim. The trusted mouthpiece is sent for posthaste, the matter laid before him, and information given that Slats McCue has been pinched. The mouthpiece receives ample funds from the mob, and starts on his mission of legal salvage.

The man of law, be it understood, has already at the meet been given a private nickname or "monaker." When he arrives at the jail, whether in the city of the mob's headquarters or in some other town, he gets an interview in short order with the unfortunate "knuck," and mentions the monaker. The knuck, hearing it, knows at once that the lawyer is *right*. He therefore talks freely and gives full details of the case.

Once in possession of these facts, the mouthpiece sallies out and hires the best local luminary, in order to get the bail fixed at a low figure. This roundabout method avoids giving too much importance or notoriety to the case. If the strange lawyer were to arrive from out of town and appear in behalf of the recently-arrested crook, gossip would rise, and with it would soar the figure of the bail. All this is obviated by hiring some good local man, familiar with the judge. Another point gained is that the local lawyer is probably acquainted with the "rapper," or complainant, and can handle him far better than could a strange lawyer from the city.

The Last Resort

ONCE these details attended to, the mob's lawyer usually has the dip give him whatever money he may have—sometimes a very large sum. This money he returns to the other members of the mob, to be used for bail. He appears in court for the prisoner, and if the case be strong has it continued for a week or more, to let the rapper cool off. In case of a bad fall this measure is absolutely necessary and practically universal. I need not say that a "right" lawyer, acting as a mob's mouthpiece, is regarded by his clients almost with reverence. His word is law, for them. He is their father confessor, their guide, friend, comforter, physician. To a gang in distress he is as indispensable as a surgeon to an appendicitis patient.

Whether the fall has taken place in the mob's home city or in some other town, the time before the continued case is well filled with strenuous measures for "exceptional safety," as they say in Russia. The name and address of the rapper, together with those of witnesses, are got hold of. These are matters of public record, and to them access cannot be denied.

They are carefully looked over, these names, to see who and what they are, what their condition in life is, and who knows them—in a word, to find out what can be done with them. Emissaries are dispatched to them, especially to the sucker, to whom a cash offer is made if he will drop the case immediately.

Should he prove obdurate and bent on vengeance, or should his price be deemed extortionate, he is reasoned with and often convinced that to err is human; to forgive, expedient. As a last resort the eternal feminine is brought into play—that is, the dip's wife is sent to call on the recalcitrant one.

Now this wife, you comprehend, is sometimes a real wife and sometimes only one of the common-law variety.

The wife, then, calls of an afternoon on the sucker or, if he be married, on his wife—preferably the latter.

"Oh, ma'am, if you *only* knowed, ma'am, wot a turrible blow this is to me—my poor husband in jail, all on account of a misunderstandin' and ——"

"Nonsense! John caught him with his hand in his vest pocket!"

"I know, ma'am, it looks bad, turrible bad, but you can't most always tell by looks. An' my poor husband that delicate! A bit, I mean a term in jail, would be the death o' him sure. Him with a cough already!"

"You mean ——"

"Sure, ma'am, he's conny—he's got tubbuculousus. Had it since a year ago last May, an' us that desprit poor.

Three children at home, not a lick o' work an'——"

"Three children? Dear, dear me!"

"Three livin'. We've lost six."

"Indeed?"

"Yes, ma'am. Oh, ma'am, you won't be hard on my poor, misguided husband, *will* you?"

Tears, very copious and very gulpy, cap the climax. Only hearts of stone decline to be melted. When the sucker comes home at night he hears the story from his spouse, with variations. The woeful female calls again during the evening, and talks to both sucker and suckeress with pleadings *accelerando*. Hardly a case occurs where this procedure fails. A deal is made, the price agreed on, the money put into some third person's hands, and the matter is closed.

Who Used to Blithely to Nick the Bourgeoisie for Watches and Chains

Should things go otherwise and the case be pressed for trial; a copy of the jury panel is got hold of and each member is carefully inquired about. When the panel chances to contain a friend or two, these are "seen" by politicians or by other influential and public-spirited individuals before the trial comes off. Thus, you observe, no direct charge of jury-tampering can be entered.

If there are no friends on the panel; if the witnesses cannot be "squared" or the sucker mollified by argument plus currency; if the dip must come to the bar; if, in short, the case is a desperate one which cannot possibly be fought to a verdict of not guilty, then the lawyer moves whole mountain ranges to secure a "valentine"—that is, as mild a sentence as possible for his client.

When the Innocent Suffer

FROM start to finish, bail plays a most important part in the story of a crook held for trial. About the worst thing a thief can do is put up cash bail; for that makes the police believe that he has plenty of money, and however weak the case may be they are determined to shake him down for some of it. The sucker, too, usually imagines that part of the bail-money is *his* money, which is being used against him, and he grows correspondingly more bitter. When cash bail, however, is decided on, the money can be at once deposited by any well-organized mob. The defendant can then forfeit the bail and thereby become a "lamaster," a forfeiter of bail-bonds, a fugitive from justice.

With defaulted bail in the shape of real-estate securities, or with "straw bail," the case is different, and the crook has pursuit to reckon on. For in the one case his bondsmen will take measures for bringing back the fugitive (to make themselves whole); while in the other the county, bilked by its loss of cash from the defaulted bond, will spare no trouble or expense to recapture the crook for trial.

Straw bail (worthless security) is given in several ways, all known to the fraternity. The best-favored method is for the bondsman to swear that he owns certain properties, when in reality he owns nothing at all. True, this constitutes downright, deliberate perjury, of which the authorities may take judicial notice; but if straw-bail men leave the jurisdiction of the court they can rarely if ever be arrested or detected, so difficult is it to identify them in case they go on only one isolated bond. Only where they make a practice of this perjury, for the sake of easy gain, do they become known to magistrates and jail-officers and sometimes get "in" for long terms.

But even if sentenced they may yet escape the lash of Justice; for they are usually weak-minded, shiftless individuals, who, stung by present necessity, are willing for the sake of a little ready money to swear that they own almost anything from the United States Mint down or up. And should they get enmeshed, one of the mob for ten or twenty dollars hires an alienist to examine their mental status. A certificate of incompetency settles the case, for it is not the province of the law to wreak vengeance on harmless lunatics with plutocratic delusions.

With all these sticks which I have described thrust through the legal cogwheels, the chances are that the guilty dip will go scotfree.

Sometimes a real sucker gets the idea of making something for himself out of an accusation, and sometimes, too, he overreaches himself in his greed. An amusing case happened in Boston a few years ago, when a dip was arrested at Revere Beach, charged with picking a pocket. Now, the pocketbook contained only eight dollars, but in court the owner of it swore it had held twenty dollars.

"If I make twelve dollars on the deal, it's good business," was his enlightened thought.

The dip was called on to make restitution. At first he objected, to his lawyer; but when the lawyer found that three months would clear his man, while if the case went into any higher court the sentence would be from three to five years, he very rapidly delivered the twenty.

He later told the owner of the pocketbook, however, that he would have given up fifty dollars to have had the whole case withdrawn.

It is one of the things not generally known that many a case of pocket-picking is purely the invention of the niggardly or the dishonest, for the purpose of avoiding expenditure or of concealing losses. On the heads of innocent dips are poured many vials of simulated rage. John Jones, for instance, balks inwardly at giving Jenny Jones a bonnet of the *Lustige Witwe* brand. He comes home raging.

"My pocket!" he exclaims. "Picked on the L!"

Commiseration from Jenny Jones, and no milliner's bill. But John, to be consistent, has to enter complaint, and up goes some poor innocent devil.

Or it may be that Smith has lost a hundred at poker, or that Robinson, who collects for some scrouging installment house, is a bit short in his accounts.

"Touched, in Broad Street Sation!" they wail, with similar results as above. So their defections, or Jenny Jones' Merry Widow ambitions land Bill the Knuck behind bars, and peace redescends upon that sacred bulwark of the nation, the American home.

That these allegations are absolutely groundless has not the slightest effect on the fact that Bill has to go to jail. The average gun gets little or no consideration at the hands of the Court. So deep-rooted is the prejudice against pickpockets in general that they can be "buried" on principle, rather than on evidence. There is a conviction coupon attached to every complaint of larceny from the person.

When two mobs are working the same crowd, one wire often gets sent up for touches made by the other. There is, after all, a sort of poetic justice about this. The wire has probably many a time escaped conviction for his own misdeeds. Now he gets sentenced for those of another crook. The scales of Justice "dip the dip," quick and sure, and the State gets even with him. Right here it is that the old adage about honor among thieves gets a severe jolt. One mob makes a good haul. A member of another gets arrested for the crime. The lucky mob refuses to contribute one cent toward the fall-money of the unfortunate one. They believe that such contingencies are part of the game, and decline to pony up. Who shall say they are wrong?

Sometimes, in cases of fictitious crime or of police cupidity, the deals put through to convict an innocent man are raw to the very quick. The prisoner, say, will be brought in, registered, measured by the Bertillon, and his thumbprints taken. That over, he will be thrust into a room to wait identification. Mind you, the man has done nothing, and yet he is surely going to "have the turn called on him" as having just committed theft.

The victims of some recent touches, whether real or imaginary, are asked to look him over, together with the rest of the morning's batch.

The door of the room is then closed, and the complaining officer has a little heart-to-heart with the rappers in the hallway. It doesn't take much persuading to make a rapper admit that Number Such-a-One in the line is the man he's after, and to this numerical identification he willingly swears. Cases have been known where, through the changing of places, rappers have picked out and positively identified, as a thief, a plain-clothes man who was standing in line with the suspects—and have, maybe, done the detective no very great injustice, at that!

Good Work by Tin-Star Reubens

FOR it is only too sadly true that most of these cases can be fixed at once by proper laying-on of coin. The death of a good dip is mourned in police circles. The "fixing" of complaining officers is usually done in the proceedings between the lower and the appellate court. For the officer, when he goes before the grand jury, can say what the spirit moveth him to say. He can remember or he can forget, as he listeth. If his pecuniary wants have already been attended to, the grand jury will often report "No Bill," and the shaken-down dip will be discharged from custody.

Singular as it may seem, the country police are considerably more efficient than their urban brothers in arresting pickpockets. They are sharper-witted and quicker to act. This is contrary to the general impression, but it is true. The country policeman isn't heralded forth to the world, either, in trappings of blue and brass, awe-inspiring to the honest public, but only too gratefully visible to the crook. No, the "jay cop" usually keeps himself disguised in his only suit of five-year-old raiment, and gathers in the evildoer redhanded and all unsuspicious of the proximity of the Law. This accounts for the capture of so many noted thieves in country places—thieves who have successfully eluded city detectives, but who walk fair and square into the waiting arms of Tin-Star Reuben.

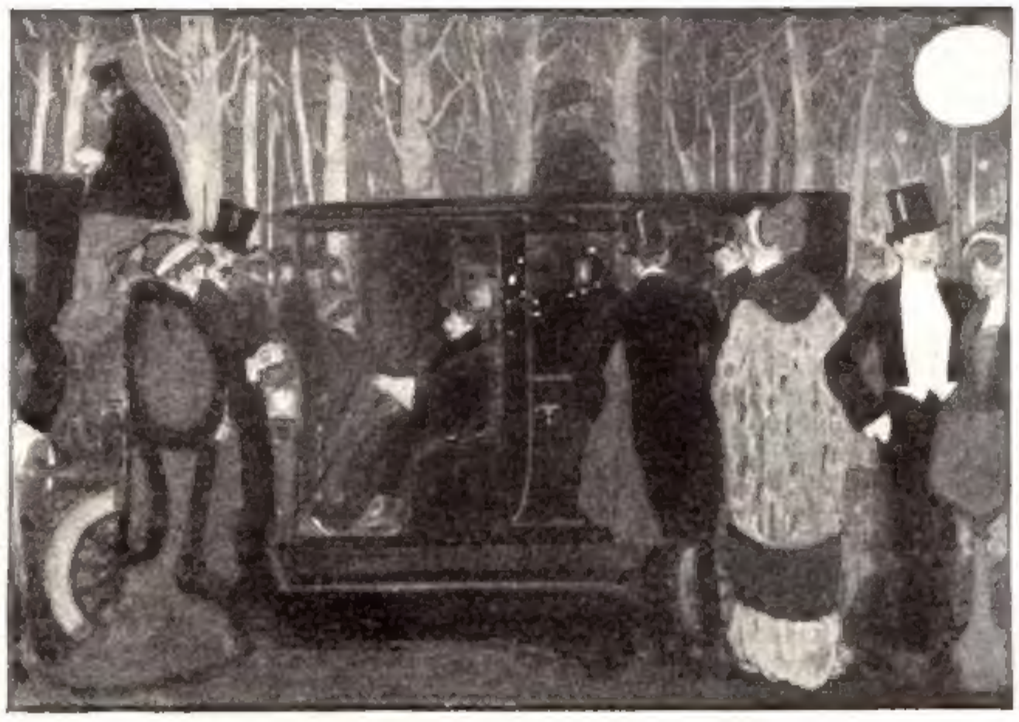
As a matter of fact, printer's ink (far more than metropolitan police brain-power) is responsible for the capture of most crooks. There is published monthly in Chicago a little sheet called The Detective. In it are printed the pictures and the Bertillons of all sorts of "wanted" persons. So, if some suspect is rounded up in Oshkosh, all that the Oshkoshian police have to do is consult files of The Detective. They find, for example, that the man in question is a lamaster desired in Providence, Rhode Island. Word is sent forward, and the Providential police have a nice little car ride going for their prey. They sometimes manage to get the prey home with them—if he doesn't escape before they get there, or if he doesn't jump out of a car window on the return trip, or play some other unfair trick on them.

Living is, with thieves, a most uncertain quantity. On the average, it runs rather lower than popular imagination paints it. A good, active dip may reef as high as forty

(Continued on Page 73)

And Gathers in the Evildoer Red-Handed and All Unsuspicious of the Proximity of the Law

In the Haunt of the Deadly à La



By IRVIN S. COBB

THEY are now building several new restaurants in New York. When these are done there will then be restaurants for all. At this writing there is only one restaurant to each three of the regular inhabitants, and in New York strangers are almost constantly dropping in.

In connection with the New York restaurants there are certain curious facts that give the scientists pause. There are always too many of them and there never are enough. A new restaurant will jam its way into a block on Broadway or Fifth Avenue or Forty-second Street, where there are already seven or eight restaurants exactly like it, and the pessimists will shake their heads and predict shipwreck and disaster; whereas inside of three months there will be a breadline of the famishing well-to-do stretching out along the sidewalk, all pleading piteously for a chance to come inside and order a lot of expensive things—that is, there will be if the new restaurant conforms to the accepted New York standard, which it will.

The New York standard requires that all its restaurants and all its hotels and all its apartment houses shall be constructed upon certain established models. It seems almost a criminal oversight that none of the Sunday papers ever gave away a cut-out pattern for a New York restaurant—cut along dotted line "A," insert slit "B" in slot "C," fold back on "D" and "E," get a good live boy for the hat-check privilege and open on a Saturday night.

To insure further success the interior must follow the standard pattern, and it does. The owner calls in the inspired victim of decorative dementia who seemingly designs the furnishings and finishings of all the New York restaurants, and turns him loose and tells him to go as far as he likes. When he is through people come and gaze raptly upon the result, and say to themselves that surely the human mind can go no further than this without splitting up the sides. They inquire whether the creator has been conveyed to Matteawan yet, and then speak to the head waiter touching on table reservations, because any New York person can tell that here is an institution equipped with everything calculated to make it instantly popular. All under one and the same roof it has Corinthian pillars and Greek porticoes and Babylonian winged lions and Roman eagles—they look like extra size soft-shell crabs, fried first and then gilded, but they are Roman eagles all right—and North German Lloyd draperies and Pullman palace car hangings and Mississippi River steamboat chandeliers and double lines of palms—both kinds, artificial and waiters'—gently waving in air.

Borgia Brews in Roman Villas

IT HAS a dainty wooden pergola excellently placed in the very center of the main floor, with great clumps of artificial purple hysteria blooms hanging down—oh, very well, have it your own way, but hysteria sounds more appropriate. It has a Ratskeller on the top floor and an Adirondack Mountain hunting cabin downstairs in the basement. It has a Japanese sunken garden, containing a Japanese sinking pool full of Japanese sinker fish, and in close proximity thereto a cast-iron arbor decorated with wrought-iron grapes and sheet-iron leaves, all brightly painted and looking exceedingly lifelike—you'd know it was iron a mile away. Hard by one observes a Roman villa, as complete in every detail as any Roman villa nine feet tall could be expected to be, except that the customary Latin word *Salve* is omitted from over the front entrance. That would look like stealing the head waiter's stuff.

Adding to these an infuriated orchestra of eight pieces, a heroic Swiss Guard of waiters—they will die, but never surrender a tip—and a genuine East Indian chef named Roscoe Sherman Jones, from Tuscaloosa, Alabama, in native costume, making his typical East Indian curried dishes in a chafing dish in full view of the audience, you have a combination that positively cannot lose.

Thereafter the constant aim must be to keep jacking up the prices and cutting down the size of the portions. There are no more half portions to be had in really smart New York restaurants. Some have abolished them altogether, and the others have reduced them to one-sixteenth portions and are studying higher fractions with a view to making still further improvements. Those who have been seeking to find the Greatest Common Divisor will find him in the pantry of almost any swagger New York restaurant, dishing out the orders. Nowhere else in the habitable globe does there flourish in such luxuriance the person who can place upon a large platter two hangnails culled from the frayed portions of a beef critter, immerse the same in a brimming half-pint of the standard mucilaginous sauce, garnish freely with parsley and send it forth under the name of *Filet Mignon Lucretia Borgia*, or *Cow à la Jesse Pomeroy*, or something of that sort, and get ninety cents for it. Nowhere else have they the art so developed of arranging three small kiln-dried mushrooms in a row on the flat, desolate expanse of a slice of toast like a set of smoked pearl studs on a dress-shirt bosom and, after placing the whole under a glass lid to keep the mushrooms from blowing away if the waiter hurries, selling it for one dollar. Viewed in comparison with what a chef in an expensive New York restaurant can do with one slab of meat, a bosky dell of parsley and a vat of the well-known liquid glue sauce, the miracle of the loaves and fishes seems almost commonplace.

Anyhow, when you come right down to cases, the food itself is of no consequence; the main point is that the price should be sufficiently up and uppish. A New Yorker's idea of a good time is to go somewhere and eat something, eating it expensively in public, with music playing about a foot and a half away from him. But unless he pays more for it than he can afford he feels that his whole evening has been practically spoiled. National and state holidays exist for the purpose of permitting him to perform this quaint tribal rite. Go along Broadway on New Year's Eve or election night and observe the police reserves out in force in front of every large restaurant, in their impulsive way clubbing the heads off of New Yorkers desirous of paying fifty dollars for a table, three dollars a head for the *table d'hôte* meal provided on such occasions, and considerably more if they feel hungry and want something to eat. There's nothing like it anywhere.

There is record of but one known failure of a New York restaurant modeled along the accepted lines, and its failure was only temporary at that. This restaurant was to be the last word in New York restaurants and it was—likewise the loudest and the most agonized. It was conceded that in this instance mortal art had run its string clear out. Viewing the front façade the friends of its designer openly admitted that he had achieved his crowning life-work, and canvassed removing him to a place of safety without waiting for the report of the lunacy commission.

This establishment saw all its competitors and raised them the limit. It had more hangings and more draperies than any of them; more pergolas plaintively perging and more grottoes that grot aloud; it had an imported manager and a paid publicity department; it had a menu printed in all the languages that nobody understands and a wine list that was a lesson in the higher finance. It also had three hat-check boys to handle each hat, which, in itself, was looked upon as a stroke of great business sagacity and a certain sign of tumultuous success.

For you should know one thing the writer carelessly failed to mention before, and that is, that the standing of a New York restaurant may be accurately measured by its hat-check system. There are a few places to eat in New York where they do not have hat-check boys at the door, such places being located for the most part on side streets and the food that they serve is liable to be good and—for New York—reasonable as to price. The surest sign that a restaurant of this character is emerging from comfortable obscurity into uncomfortable prominence and prosperity is the appearance at its portals of one of those abandon-hats-all-ye-who-enter-here devices accompanied by a small greedy flunky in buttons. There is one largely patronized restaurant in New York where you can't get in under any pretext—to speak to a friend or kill a waiter or any perfectly legitimate errand—without surrendering your hat. And if you can get it back again without paying a tariff on it, J. P. Morgan will be glad to recognize your abilities by making a place for you in his banking house.

You may have intended to tarry but a moment. You may be attached to your hat and wish to keep it by you. It may be one of those pet woolly Alpine hats that purr when the fur is stroked the right way. Nevertheless, you give it up or you stay out. That is the rule. However, up until this time none of the restaurants had had more than two boys to relay one hat. But this new restaurant had three boys to pass it back and forth between you and the hook, which, by a deft division of the labor involved—such as one boy handling the check and another boy wielding the whisk-broom and a third boy getting under your feet and rubbing up against your leg and mewing—meant three separate tips. In the case of a hat that was somewhat worn it was cheaper, really, just to leave it there and slip out bareheaded and buy yourself a new one somewhere.

Even New Yorkers Have Rights

AS BEFORE stated, none gainsaid the success of the new place. But it failed and it failed fast. The reason was that the new manager insisted that patrons coming in for dinner should wear full dress. New York resented this as an invasion of its rights. Many have contended that a New Yorker has no rights and doesn't want any, because he wouldn't know what to do with them unless he moved; this shows how wrong that contention is. A New Yorker has the right to come to dinner without having on a dinner coat. It is an inalienable and constitutional right, and if necessary he will die in its defense or even eat dinner at home without any music. In this instance he defended it by staying away from the new restaurant, and shortly thereafter it went down with a low, gurgling glug. Its doors remained closed for a period of time and then a restaurant keeper who knew his New York came along and applied artificial respiration. He spread broadcast the gladsome tidings that though no hostile discrimination would be practiced against a man who came fully evening-dressed or evening-dressed and full—the waiters would wear a distinctive regalia, anyhow, so that there could be no

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THE PEARLS OF PARLAY

By JACK LONDON

ILLUSTRATED BY ANTON OTTO FISCHER

THE Kanaka helmsman put the wheel down and the Malahini slipped into the eye of the wind and righted to an even keel. Her headsails emptied; there was a rat-tat of reefpoints and quick shifting of boom-tackles, and she heeled over and filled away on the other tack. Though it was early morning and the wind brisk the five white men who lounged on the poopdeck were scantily clad. David Grief and his guest, Gregory Mulhall, an Englishman, were still in pajamas, their naked feet thrust into Chinese slippers. The captain and mate were in thin undershirts and unstarched duck trousers, while the supercargo still held in his hands the undershirt he was reluctant to put on. The sweat stood out on his forehead and he seemed to thrust his bare chest thrustily into the wind that did not cool.

"Pretty muggy for a breeze like this," he complained.

"And what's it doing around in the west?—that's what I want to know," was Grief's contribution to the general plaint.

"It won't last and it ain't been there long," said Hermann, the Holland mate. "She is been chop round all night—five minutes here, ten minutes there, one hour somewhere other quarter."

"Something makin', something makin'," Captain Warfield croaked, spreading his bushy beard with the fingers of both hands and shoving the thatch of his chin into the breeze in a vain search for coolness. "Weather's been crazy for a fortnight. Haven't had the proper trades in three weeks. Everything's mixed up. Barometer was pumping at sunset last night and it's pumping now, though the weather sharps say it don't mean anything. All the same, I've got a prejudice against seeing it pump. Gets on my nerves, sort of, you know. She was pumping that way the time we lost the Lancaster. I was only an apprentice, but I can remember that well enough. Brand-new four-masted steel ship; first voyage—broke the old man's heart. He'd been forty years in the company. Just faded away and died the next year."

Despite the wind and the early hour, the heat was suffocating. The wind whispered coolness, but did not deliver coolness. It might have blown off the Sahara, save for the extreme humidity with which it was laden. There was no fog or mist, nor hint of fog or mist; yet the dimness of distance produced the impression.

There were no defined clouds; yet so thickly were the heavens covered by a messy cloudpall that the sun failed to shine through.

"Ready about!" Captain Warfield ordered with slow sharpness.

The brown, breech-clouted Kanaka sailors moved languidly but quickly to headsheets and boom-tackles.

"Hard alee!"

The helmsman ran the spokes over with no hint of gentling and the Malahini darted prettily into the wind and about.

"Jove!—she's a witch!" was Mulhall's appreciation. "I didn't know you South Sea traders sailed yachts."

"She was a Gloucester fisherman originally," Grief explained, "and the Gloucester boats are all yachts when it comes to build, rig and sailing."

"But you're heading right in—why don't you make it?" came the Englishman's criticism.

"Try it, Captain Warfield," Grief suggested. "Show him what a lagoon entrance is on a strong ebb."

"Close-and-by!" the captain ordered.

"Close-and-by!" the Kanaka repeated, easing half a spoke.

The Malahini laid squarely into the narrow passage, which was the lagoon entrance of a large, long and narrow oval of an atoll. The atoll was shaped as if three atolls, in the course of building, had collided and coalesced and failed to rear the partition walls. Cocoanut palms grew in spots on the circle of sand and there were many gaps where the sand was too low to the sea for cocoanuts, through which could be seen the protected lagoon where the water lay flat like the ruffled surface of a mirror. Many square miles of water were in the irregular lagoon, all of which surged out on the ebb through the one narrow channel. So narrow was the channel, so large the outflow of water, that the passage was more like the rapids of a river than the mere tidal entrance to an atoll. The water boiled and whirled and swirled and drove outward in a white foam of stiff, serrated waves. Each heave and blow on her bows of the upstanding waves of the current swung the Malahini off the straight lead and wedged her as with wedges of steel toward the side of the passage. Partway in she was when her closeness to the coral edge compelled her to go about. On the opposite tack, broadside to the current, she swept seaward with the current's speed.

"That's Narii Herring, the Nerviest and Most Conscienceless Scoundrel in the Paumotus"

"Now's the time for that new and expensive engine of yours," Grief jeered good-naturedly.

That the engine was a sore point with Captain Warfield was patent. He had begged and badgered for it until, in the end, Grief had given his consent.

"It will pay for itself yet," the captain retorted. "You wait and see. It beats insurance; and you know the underwriters won't stand for insurance in the Paumotus."

Grief pointed to a small cutter beating up astern of them on the same course.

"I'll wager five francs the little Nuhiva beats us in."

"Sure!" Captain Warfield agreed. "She's overpowered. We're like a liner alongside of her and we've only got forty horsepower. She's got ten horse, and she's a little skimming dish. She could skate across the froth of hell; but just the same she can't buck this current. It's running ten knots right now."

And at the rate of ten knots, buffeted and jerkily rolled, the Malahini went out to sea with the tide.

"She'll slacken in half an hour—then we'll make headway," Captain Warfield said with an irritation explained by his next words. "He has no right to call it Parlay. It's down on the admiralty charts, and the French charts too, as Hikihoho. Bougainville discovered it and named it from the natives."

"What's the name matter?" the supercargo demanded, taking advantage of speech to pause with arms shoved into the sleeves of the undershirt. "There it is, right under our nose; and old Parlay is there with the pearls."

"Who see them pearl?" Hermann queried, looking from one to another.

"It's well known," was the supercargo's reply. He turned to the steersman. "Tell them, Tai-Hotauri."

The Kanaka, pleased and self-conscious, took and gave a spoke. "My brother dive for Parlay three-four month and he make much talk about pearl. Hikihoho very good place for pearl."

"And the pearl-buyers have never got him to part with a pearl," the captain broke in.

"And they say the old man had a hatful for Armande when he sailed for Tahiti," the supercargo carried on the tale.

"That's fifteen years ago and he's been adding to it ever since—stored the shell as well. Everybody's seen that—hundreds of tons of it. They say the lagoon's fished clean now. Maybe that's why he's announced the auction."

"If he really sells what he has, this will be the biggest year's output of pearls in the Paumotus," Grief said.

"I say, now, look here!" Mulhall burst forth, harried by the humid heat as much as the rest of them. "What's it all about? Who's the old beachcomber anyway? What are all these pearls? Why so secretive about it?"

"Hikihoho belongs to old Parlay," the supercargo answered. "He's got a fortune in pearls, saved up for years and years; and he sent the word out weeks ago that he'd auction them off to the buyers tomorrow. See those schooners' masts sticking up inside the lagoon?"

"Eight—so I see," said Hermann.

"What are they doing in a dinky atoll like this?" the supercargo went on. "There isn't a schoonerload of copra a year in the place. They've come for the auction. That's why we're here. That's why the little Nuhiva's bumping along astern there—though what she can buy is beyond me. Narii Herring—he's an English Jew half-caste—owns and runs her, and his only assets are his nerve, his debts and his whisky bills. He's a genius in such things. He owes so much there isn't a merchant in Papeete who isn't interested in his welfare. They go out of their way to throw work in his way. They've got to—and a dandy stunt it is for Narii. Now, I owe nobody. What's the result? If I fell down in a fit on the beach they'd let me lie there and die. They wouldn't lose anything. But Narii Herring!—what wouldn't they do if he fell in a fit? Their best wouldn't be too good for him. They've got too much money tied up in him to let him lie. They'd take him into their homes and hand-nurse him like a brother. Let me tell you, honesty in paying bills ain't what it's cracked up to be."

"What's this Narii chap got to do with it?" was the Englishman's short-tempered demand. And, turning to Grief, he said: "What's all this pearl nonsense? Begin at the beginning."

"You'll have to help me out," Grief warned the others as he began. "Old Parlay is a character. From what I've seen of him, I believe he's partly and mildly insane. Anyway, here's the story. Parlay's a full-blooded Frenchman. He told me once that he came from Paris. His accent is the true Parisian. He arrived down here in the old days. Went to trading and all the rest. That's how he got in on Hikihoho. Came in trading when trading was the real thing. About a hundred miserable Paumotans lived on the island. He married the queen—native fashion. When she

died everything was his. Measles came through and there weren't more than a dozen survivors. He fed them and worked them, and was king. Now before the queen died she gave birth to a girl. That's Armande. When she was three he sent her to the convent at Papeete. When she was seven or eight he sent her to France. You begin to glimpse the situation. The best and most aristocratic convent in France was none too good for the only daughter of a Paumotan island king and capitalist—and you know the old-country French draw no color line. She was educated like a princess and she accepted herself in much the same way. Also she thought she was all white and never dreamed of a bar sinister.

"Now comes the tragedy. The old man had always been cranky and erratic, and he'd played the despot on Hikihoho so long that he'd got the idea in his head that there was nothing wrong with the king—or the princess either. When Armande was eighteen he sent for her. He had slews and slathers of money, as Yankee Bill would say. He'd built the big house on Hikihoho and a whacking fine bungalow in Papeete. She was to arrive on the mail-boat from New Zealand and he sailed in his schooner to meet her at Papeete. And he might have carried the situation off, despite the hens and bullbeasts of Papeete, if it hadn't been for the hurricane. That was the year, wasn't it, when Manu-Huni was swept and eleven hundred drowned?"

The others nodded and Captain Warfield said: "I was in the Magpie that blow and we went ashore, all hands and the cook—Magpie and all—a quarter of a mile into the cocoanuts at the head of Taiohae Bay—and it a supposedly hurricane-proof harbor."

"Well," Grief continued, "old Parlay got caught in the same blow and arrived in Papeete with his hatful of pearls three weeks too late. He'd had to jack up his schooner and build half a mile of ways before he could get her back into the sea.

"Meantime there was Armande at Papeete. Nobody called on her. She did, French fashion, make the initial calls on the governor and the port doctor. They saw her, but neither of their hen-wives was at home to her or returned the call. She was out of caste—without caste—though she had never dreamed it; and that was the gentle way they broke the information to her. There was a gay young lieutenant on the French cruiser. He lost his heart to her, but not his head. You can imagine the shock to this young woman, refined, beautiful, raised like an aristocrat, pampered with the best of Old France that money could buy! And you can guess the end." He shrugged his shoulders. "There was a Japanese servant in the bungalow. He saw it—said she did it with the proper spirit of the *samurai*. Took a stiletto—no thrust, no drive, no wild rush for annihilation—took the stiletto, placed the point carefully against her heart and with both hands slowly and steadily pressed home.

"Old Parlay arrived after that with his pearls. There was one single one of them, they say, worth sixty thousand francs. Peter Gee saw it and has told me he offered that much for it. The old man went clean off for a while. They had him strait-jacketed in the Colonial Club for two days——"

"His wife's uncle, an old Paumotan, cut him out of the jacket and turned him loose," the supercargo corroborated.

"And then old Parlay proceeded to eat things up," Grief went on. "Pumped three bullets into the scalawag of a lieutenant——"

"Who lay in sick bay for three months," Captain Warfield contributed.

"Flung a glass of wine in the governor's face; fought a duel with the port doctor; beat up his native servants; wrecked the hospital; broke two ribs and the collarbone of a man nurse—and escaped; went down to his schooner, a gun in each hand, daring the chief of police and all the gendarmes to arrest him, and sailed for Hikihoho. And they say he's never left the island since."

The supercargo nodded. "That was fifteen years ago, and he's never budged."

"And added to his pearls," said the captain. "He's a blithering old lunatic. Makes my flesh creep. He's a regular Finn."

"What's that?" Mulhall asked.

"Bosses the weather—that's what the natives believe, at any rate. Ask Tai-Hotauri there. Hey, Tai-Hotauri, what you think old Parlay do along weather?"

"Just the same one big weather devil!" came the Kanaka's answer. "I know. He want big blow, he make big blow. He want no wind, no wind come."

"A regular old warlock," said Mulhall.

"No good luck, them pearl," Tai-Hotauri blurted out, rolling his head ominously. "He say he sell. Plenty schooner come. Then he make big hurricane; everybody finish, you see. All native men say so."

"It's hurricane season now," Captain Warfield laughed morosely. "They're not far wrong. It's making for something right now; and I'd feel better if the Malahini was a thousand miles away from here."

"He is a bit mad," Grief concluded. "I've tried to get his point of view. It's—well—it's mixed. For eighteen years he'd centered everything on Armande. Half the time he believes she's still alive—not yet come back from France. That's one of the reasons he held on to the pearls. And all the time he hates white men. He never forgets they killed her, though a great deal of the time he forgets she's dead.

"Hello! Where's your wind?"

The sails bellied emptily overhead and Captain Warfield grunted his disgust. Intolerable as the heat had been, in the absence of wind it was almost overpowering. The sweat oozed out on all their faces; and now one and then another drew deep breaths, involuntarily questing for more air.

He Stood Up—a Magnificent Figure of a Man

"Here she comes again—an eight-point haul! Boom-tackles across! Jump!"

The Kanakas sprang to the captain's orders and for five minutes the schooner laid directly into the passage—and even gained on the current. Again the breeze fell flat, then puffed from the old quarter, compelling a shift back of sheets and tackles.

"Here comes the Nuhiva," Grief said. "She's got her engine on. Look at her skim!"

"All ready?" the captain asked the engineer, a Portuguese half-caste, whose head and shoulders protruded from the small hatch just for'ard of the cabin, and who wiped the dripping sweat from his face with a bunch of greasy waste.

"Sure!" he replied.

"Then let her go!"

The engineer disappeared into his den and a moment later the exhaust muffler coughed and spluttered overside; but the schooner could not hold her lead. The little cutter traveled three feet to her two and was quickly alongside and forging ahead.

Only natives were on her deck and the man who was steering waved his hand in derisive greeting and farewell.

"That's Narii Herring," Grief told Mulhall—"the big fellow at the wheel—the nerviest and most conscienceless scoundrel in the Paumotus."

Five minutes later a cry of joy from their own Kanakas centered all eyes on the Nuhiva. Her engine had broken down and they were overtaking her. The Malahini's sailors sprang into the rigging and jeered as they went by; the little cutter, heeled over by the wind, was going backward on the tide.

"Some engine, that of ours!" Grief approved as the lagoon opened before them and the course was changed across it to the anchorage.

Captain Warfield was visibly cheered, though he merely grunted: "It'll pay for itself; never fear."

The Malahini ran well into the center of the little fleet ere she found swinging room to anchor.

"There's Isaacs on the Dolly," Grief observed with a handwave of greeting. "And Peter Gee's on the Roberta. Couldn't keep him away from a pearl sale like this. And there's Francini on the Cactus. They're all here—all the buyers. Old Parlay will surely get a price."

"They haven't repaired the engine yet," Captain Warfield grumbled gleefully. He was looking across the lagoon to where the Nuhiva's sails showed through the sparse cocoanuts.

II

THE house of Parlay was a big two-story frame affair, built of California lumber, with a galvanized iron roof. So disproportionate was it to the slender ring of the atoll that it showed out upon the sandstrip and above it like some monstrous excrescence. They of the Malahini paid the courtesy visit ashore immediately after anchoring. Other captains and buyers were in the big room examining the pearls that were to be auctioned next day. Paumotan servants, natives of Hikihoho and relatives of the owner, moved about, dispensing whisky and absinthe. And through the curious company moved Parlay himself, cackling and sneering, the withered wreck of what had once been a tall and powerful man. His eyes were deep-sunken and feverish, his cheeks fallen in and cavernous. The hair of his head seemed to have come out in patches and his mustache and imperial had been shed in the same lop-sided way.

"Jove!" Mulhall muttered under his breath. "A long-legged Napoleon the Third—but burnt out, baked and fire-crackled. And mangy! No wonder he crooks his head to one side. He's got to to keep the balance."

"Goin' to have a blow," was the old man's greeting to Grief. "You must think a lot of pearls to come a day like this."

"They're worth going to inferno for," Grief laughed genially back, running his eyes over the surface of the table covered by the display.

"Other men have already made that journey for them," old Parlay cackled. "See this one!" He pointed to a large, perfect pearl, the size of a small walnut, that lay apart on a piece of chamois. "They offered me sixty thousand francs for it in Tahiti. They'll bid as much and more for it tomorrow if they aren't blown away. Well, that pearl was found by my cousin—my cousin by marriage. He was a native, you see. Also, he was a thief. He hid it. It was mine. His cousin, who was also my cousin—we're all related here—killed him for it and fled away in a cutter to Noo-Nau. I pursued; but the chief of Noo-Nau had killed him for it before I got there. Oh, yes; there are many dead men represented on the table there. Have a drink, captain? Your face is not familiar. You are new in the islands?"

"It's Captain Robinson, of the Roberta," Grief said, introducing them.

Meantime Mulhall had shaken hands with Peter Gee.

"I never fancied there were so many pearls in the world," Mulhall said.

"Nor have I ever seen so many together at one time," Peter Gee admitted.

"What ought they to be worth?" asked Mulhall.

"Fifty or sixty thousand pounds—and that's to us buyers. In Paris——" He shrugged his shoulders.

Mulhall wiped the sweat from his eyes. All were sweating profusely and breathing hard. There was no ice, and the whisky and absinthe went down lukewarm.

"Yes, yes!" Parlay was cackling. "Many dead men lie on the table there. I know those pearls, all of them. You see those three perfectly matched, aren't they? A diver from Easter Island got them for me inside a week. Next week a shark got him took his arm off and blood-poison did the business. And that big l roque there—nothing much; if I'm offered twenty francs for it tomorrow I'll be in luck—it came out of twenty-two fathoms of water. The man was from Rarotonga. He broke all diving records. He got it out of twenty-two fathoms. I saw him. And he burst his lungs at the same time, or got the bends; for he died in two hours. He died screaming. They could hear him for miles. He was the most powerful native I ever saw. Half a dozen of my divers have died of the bends. And more men will die—more men will die!"

"Oh, hush your croaking, Parlay!" chided one of the captains. "It ain't going to blow."

"If I was a strong young man I couldn't get up hook and get out fast enough," the old man retorted in the falsetto of age. "Not if I was a strong young man with the taste for wine yet in my mouth. But not you. You'll all stay. I wouldn't advise you if I thought you'd go. You can't drive buzzards away from the carrion. Have another drink, my brave sailormen. Well, well! What men will dare for a few little oyster-drops! There they are, the beauties! Auction tomorrow at ten sharp. Old Parlay's selling out and the buzzards are gathering old Parlay, who was a stronger man in his day than any of them and who will see most of them dead yet!"

"If he isn't a vile old beast!" the supercargo of the Malahini whispered to Peter Gee.

"What if she does blow?" said the captain of the Dolly. "Hikihoho's never been swept."

"The more reason she will be, then," Captain Warfield answered back. "I wouldn't trust her."

"Who's croaking now?" Grief reproved.

"I'd hate to lose that new engine before it paid for itself," Captain Warfield replied gloomily.

Parlay skipped with astonishing nimbleness across the crowded room to where a ship's barometer hung on the wall.

"Take a look, my brave sailormen!" he cried exultantly.

The man nearest read the glass. The sobering effect showed plainly on his face.

"It's dropped ten," was all he said, yet every face went anxious and there was a restlessness as if every man desired immediately to start for the door.

"Listen!" Parlay commanded.

In the silence the outer surf seemed to have become unusually loud. There was a great, rumbling roar.

"A big sea is beginning to set," some one said; and there was a movement to the windows, where all gathered.

Through the sparse cocoanuts they gazed seaward. An orderly succession of huge, smooth seas was rolling down upon the coral shore. For some minutes they gazed on the strange sight and talked in low voices, and in those few minutes it was manifest to all that the waves were increasing in size. It was uncanny, this rising sea in a dead calm, and their voices unconsciously sank lower. Old Parlay shocked them with his abrupt cackle.

"Don't Forget, Gentlemen—at Ten Tomorrow Old Parlay Sells His Pearls"

"There is yet time to get away to sea, brave gentlemen. You can tow across the lagoon with your whaleboats."

"It's all right, old man," said Darling, the mate of the Cactus, a stalwart youngster of twenty-five. "The blow's to the south'ard and passing on. We'll not get a whiff of it."

An air of relief went through the room. Conversations were started, and the voices became louder. Several of the buyers even went back to the table to continue the examination of the pearls. Parlay's cackle rose higher.

"That's right," he encouraged. "If the world was coming to an end you'd go on buying."

"We'll buy these tomorrow," Isaacs assured him.

"Then you'll be doing your buying in hell!"

The chorus of incredulous laughter incensed the old man. He turned fiercely on Darling.

"Since when have children like you come to the knowledge of storms? And who is the man who has plotted the hurricane-courses of the Paumotus? What books will you find it in? I sailed the Paumotus before the oldest of you drew breath. I know! To the eastward the paths of the hurricanes are on so wide a circle they make a straight line. To the westward here they make a sharp curve. Remember your chart. How did it happen the hurricane of '91 swept Auri and Hiolau?—the curve, my brave boy; the curve! In an hour, or two or three at most, will come the wind. Listen to that!"

A vast, rumbling crash shook the coral foundations of the atoll. The house quivered to it. The native servants, with bottles of whisky and absinthe in their hands, shrank together as if for protection and stared with fear through the windows at the mighty wash of the wave lapping far up the beach to the corner of a copra-shed.

Parlay looked at the barometer, giggled and leered around at his guests. Captain Warfield strode across to see.

"Twenty-nine seventy five!" he read. "She's gone down five more. The old devil's right. She's a-coming—and it's me, for one, for aboard!"

"It's growing dark," Isaacs half whimpered.

"Jove! it's like a stage," Mulhall said to Grief, looking at his watch—"ten o'clock in the morning and it's like twilight. Down go the lights for the tragedy. Where's the slow music?"

In answer another rumbling crash shook the atoll and the house. Almost in a panic the company started for the door. In the dim light their sweaty faces appeared ghastly. Isaacs panted asthmatically in the suffocating heat.

"What's your haste?" Parlay chuckled and girded at his departing guests. "A last drink, brave gentlemen!" No one noticed him. As they took the shell-bordered path to the beach he stuck his head out at the door and called: "Don't forget, gentlemen—at ten tomorrow old Parlay sells his pearls!"

III

ON THE beach a curious scene took place. Whaleboat after whaleboat was being hurriedly manned and shoved off. It had grown still darker. The stagnant calm continued and the sand shook under their feet with each buffet of the sea on the outer shore. Narii Herring walked leisurely along the sand. He grinned at the very evident haste of the captains and buyers. With him were three of his Kanakas and also Tai-Hotauri.

"Get into the boat and take an oar," Captain Warfield ordered the latter.

Tai-Hotauri came over jauntily, while Narii Herring and his Kanakas paused and looked on from forty feet away.

"I work no more for you, skipper," Tai-Hotauri said insolently and loudly; but his face belied his words, for he was guilty of a prodigious wink. "Fire me, skipper," he huskily whispered with a second significant wink.

Captain Warfield took the cue and proceeded to do some acting himself. He raised his fist and his voice.

"Get into that boat, you swine," he thundered, "or I'll knock seven bells out of you!"

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The Sand Shook Under Their Feet With Each Buffet of the Sea on the Outer Shore

Publisher, Author and the Devil

By Robert Sterling Yard

GEORGE, what does this woman want?" asked the publisher querulously, looking at a card which the office boy handed him.

"She's got some poems, sir," said George, "and she says you're to publish 'em, sir."

"George," said the publisher wrathfully, "how often have I told you that I never see people with poems or short stories? All these people and all the first novel people go to Mr. Brown. I'm sure I've told you that twenty times. Take this card to him at once—and do try to remember."

George, probably from habit, his home being across the river in New Jersey, scratched his left ankle with the toe of his right shoe. He also fingered the edge of the publisher's desk and squirmed—but he did not take the card.

"Well," said the publisher sharply, "don't you understand? I said you should take this card ——"

"But she said ——" began George.

"I don't care what she said," snapped the publisher. "It's what I say."

"But there's somethin' written on the back of it," George managed to gasp.

The publisher turned the card over, read it and sighed.

"Hang the Reverend Abinadab Brown and his talented parishioner!" he muttered. "Well, George"—resignedly—"bring her in."

For twenty minutes the publisher listened with a hypocritical smile to the rhapsodies of the Reverend Abinadab Brown's latest literary discovery, but the limit arrived when the lady exclaimed, clasping her hands:

"Why, I could talk to you for hours about my poems—you're so sympathetic!"

The publisher's smile suddenly turned grim; but the poet, lost in contemplation of inner visions, did not perceive the change.

"It is time, I think, that I did a little talking," he said. "I must not mislead you with my—er—sympathy; but the fact is that poetry—even the very best—does not sell in this degenerate age."

"So I've heard," she said; "but, of course, it is because this hard, money-loving age does not produce poems that really penetrate to the human heart—the kind, I mean, that rises above mere ages, that chords with the universal human. Such poetry always will sell. Now mine, for example ——"

"Forgive me if I seem brusk," interrupted the publisher just in time, "but even yours won't sell."

"How can you know that," she asked sharply, "when you have not read even one of them?"

Lean Years for the Poets

"I KNOW it because I know the market," said the publisher. "We have not for some years made anything that, in any tangible sense, could be called money out of any volume of poetry; and more than ninety per cent of those published have failed to return even the cash cost of production. Other publishers have the same experience. Publishing is a business and cannot afford the luxury of even the best poetry. So I'm afraid I shall have to return you your manuscript unread or keep it for a reading only with the understanding that its chance of acceptance amounts to nearly nothing."

"But," exclaimed the poet with some asperity, "poetry is published nevertheless. Hundreds of new volumes appear in the shops every year. How do you square that undeniable fact with the very strange statements you have just made? If publishers lose money on more than ninety volumes of poetry out of every hundred why do they go on publishing them? Tell me that. Are publishers such fools?"

"I did not say the publishers lost the money," was the reply; "but it is lost just the same."

"Who loses it?" This explosively.

"Once in a while the publisher," was the reply; "but usually the poet."

"The poet! How so?"

"Simply because the poet pays the costs of publication when the publisher declines to. It may be a sad comment on our times, or it may not, according to the way you look at it; but the fact remains that people do not buy poetry in this generation. You must not blame publishers for refusing the loss; and the poets, rather than lose all opportunity for self-expression, often—and properly—themselves assume the expense and the customary losses."

The poet's face ran the gamut of expression during this statement, finally coming to rest in indignant resignation.

"Well, I knew this was a degenerate age," she snapped, "but I did not know that it absolutely lacked all the finer feelings."

"It doesn't," said the publisher. "On the contrary, it ——"

"But it must," she persisted, "since it is an age without poetry."

"But it isn't," said the publisher. "It is a sturdy, masculine, powerful age—an age of the loftiest as well as the intensest and hugest of achievement. Only, just as the architect and the miniature painter both express art loftily but in different mediums, so this age works in a different medium than the ages which have expressed themselves in verbal poetry. The poetry of today is expressed, for one example, in machinery. Our modern epics are written in record-breaking propeller-strokes across three thousand miles of ocean. Our modern lyrics are written in the clouds. The Wright brothers would have been poets of exquisite fancy and rare quality a century ago."

The poet sniffed.

"I don't believe it," she said; "but it's a pretty idea. The Atlantic will take a poem on that if you don't mind my using the idea."

"You're quite welcome to it," said the publisher.

"I think I might get twenty-five dollars out of the Atlantic for that," she said meditatively. Then, sharply: "How much will it cost me to publish my own poems?"

"You may pay almost any price," said the publisher. "It depends on the house you go to and the style of publication. In our own case, we simply reverse ordinary methods. Commonly the publisher pays costs, assumes risks and takes profits, paying the author a percentage or royalty; but by this method the author pays composition, paper, printing and binding bills, a fee of several hundred dollars for our trouble and the use of our name, and a commission on sales amounting to our cost of doing business. The fee, you see, insures us a profit whether the book succeeds or not—and it almost certainly will not. You will then own the plates and stock yourself, and get whatever receipts there may be from sales, less our selling commission. You probably won't clear, but you may in a few years. Some do.

"But we don't care much about this kind of business, as too many plugs—excuse the vernacular; the word merely means books that don't sell—hurt us with the trade. So your poems must have other reasons for acceptance—some exceptionally lofty quality, perhaps. If we don't take your book, however, you'll have no difficulty in getting it published. If you fail with one of the regular publishers there are concerns that make a business of this sort of publishing; but naturally they charge you much higher prices, since with them it is a principal source of income."

This applies, of course, only to poets now writing, the "classics"—Whittier, Bryant and the rest—being constant and profitable sellers; but, of course, there are exceptions. The books of Bliss Carman, James Whitcomb Riley, Cale Young Rice, the late William Vaughan Moody, George Sylvester Viereck Josephine Preston Peabody Marks, and many others, make some money for their publishers, though seldom enough to be really worth while, considered merely as so many commercial units. Their list value, however, looms large. They contribute balance, proportion, quality, tone. They make for literary repute and attract the attention of serious workers in many literary fields. From several points of view, publishers find poetry highly desirable.

Let us peer again, however, into the publisher's sanctum. He is now talking with a young man whose first novel he has just accepted, but only after much debate. The young author's eyes are shining with happiness.

A Wet Blanket for Young Authors

"BUT I must warn you," said the publisher smilingly, "not to expect too much. I know this is a happy moment with you and I wouldn't be a wet blanket for the world; but I want your happiness to be founded on reality and not on hearsay, hope or fancy. And so I must not delay to tell you that the sale of your book probably will not be enough to pay you for your time and trouble. You must not care for that, however. You must consider this your introduction to the public and consider yourself very lucky to get the introduction with the first novel you write. Your real work is all before you. This novel may sell well—it may even sell big; but the great chances are that it will not sell more than a couple of thousand, and perhaps not that. Now two thousand copies at ten per cent royalty amounts to only two hundred dollars—and it may not be that much. You must remember, however, that your publishers will get practically nothing out of it at those sales—and may even lose a little; so we shall be partners in distress."

"But why?" asked the young author anxiously. "Why so little? I thought publishers would not accept any novel that did not look like ten or fifteen thousand anyway. Two thousand! Why, that's ridiculous!"

"It is just as I feared," said the publisher. "You have the popular idea of booksales. My dear sir, no one can possibly guess in advance—even approximately—what the sale of any novel by an unknown author will be—the publisher least of all, I think sometimes. Of course we hope it will be a good success, but we have no expectations; and I want you to banish expectations also. It's safer. You should be satisfied with a couple-of-thousand circulation, because the large majority of first novels do not sell more than that. Then, if your novel happens to sell better than that, or to sell really well, you will be agreeably surprised."

"Then some first novels really do sell well?"

"Certainly," said the publisher. "Every year there are one or two or three that sell exceedingly well and more than that number that sell profitably. That is why publishers go on gambling in new novelists—hoping always to hit one of those destined to success and make a connection which shall be profitable for many years to come. Florence Barclay's The Rosary was a first novel. The publishers had no idea of their good fortune when they put it out without any special acclaim. That was in October, I think. It didn't attract attention by its sales till after Christmas; but then it began to sell so rapidly it was hard to keep it in stock. It did its hundred thousand in a year and is probably three times that by this time."

The young author's eyes glistened.

"How much does Mrs. Barclay get out of it?"

"Well, I don't know," said the publisher; "but I suppose she got ten per cent at the start, being a first novel;

and very likely fifteen per cent after the first ten thousand. Then, when the book began to sell really big, she probably demanded a rise to twenty per cent. Her publishers probably resisted this for a while, but, fearing to lose her succeeding books, yielded -say, from the fiftieth thousand. Now—supposing it really happened this way and that the book really has, as they say, sold two hundred and fifty thousand at full price and fifty thousand cheap edition—let us see what she has made"

The publisher figured a few minutes and announced:

"Sixty-six thousand dollars to date, with probably at least half as much more scattered through the years to come—to say nothing of an assured handsome sale of her second novel, whether it be good or bad, and a reputation with trade and public that should make it possible for her, with industry and good judgment, to earn a very pretty income for a number of years. Besides this, you know, she has her great success in Great Britain and the Colonies.

"Hers, of course, is the great exception. Not every year, by any means, brings a success so great as Mrs. Barclay's, but every year has its group of fine successes, though individually smaller in bulk. Jeffrey Farnol with The Broad Highway, Vaughan Kester with The Prodigal Judge, and Henry Sydnor Harrison with Queed, are three out of several who, during this year, established sound reputations with first novels. They are the glittering exceptions, however, and it would be unreasonable for you to expect to do the same -though, of course, you may. The House of a Thousand Candles was a first novel. So was Mrs. Wiggs. So were many great successes."

Art for Business' Sake

"BUT the greater number of novelists by many times begin sound careers by first books of sound workmanship and no success, followed by a succession of others of sound workmanship and slowly increasing success; until at last, by process of growth, each reaches the degree of popularity which his work calls for. It is rarely that a novelist comes into his own short of six or eight years. Sometimes, as in the case of Octave Thanet, it is many years before a fine commercial success crowns an industrious and noble career; but your success is certain in the end if you pursue your career as a business as well as an art—that is, if you diligently set yourself to discover what you can do best, and then do this best the best you can, but always with a shrewd eye to popularity with your own public. Be yourself always, but always in a businesslike way. Art for art's sake is an excellent motto for a great genius, a great protagonist or a dilettante with an income; but art for business' sake accomplishes the progress of the world."

"You mean I should write blood-and-thunder because it sells?" asked the young author sarcastically.

"You know I don't mean that," said the publisher. "You know I mean exactly the reverse. Moreover, blood-and-thunder does not always sell. Good character novels, on the whole, are much better risks. Above all things, be yourself; but see that you are up to snuff first. That's all. Whatever you can do—whatever it is that the combination of point of view, observation, reason, invention, characterization and dramatic expression which is in you can accomplish, that is what you must do; and, whether you like it or not, you must accept the degree of popularity it commands. Henry James must be content with his two or three or four thousand sale a novel, just as Winston Churchill is happily content with his two or three or four hundred thousand; and each is highly successful, because he follows his own diligently and relentlessly and with a shrewd eye to the getting of all that's coming to him.

"Henry James' attempt to write The Crossing would be as ludicrously disastrous as Churchill's try at The Sacred Fount."

"The Trouble With This Business Is That You're Always Between the Devil and the Deep Sea"

"I suppose," put in the young author, "you don't want to make me an advance against my royalties? I'm right at the bottom of my ——"

"Frankly, I don't," said the publisher hastily. "We are sure of the quality of your novel, but we don't know in the least how it will sell and we are taking enough risk in giving it its chance. We are the losers if it fails, you know—not you. Oh, who is this? Why, it's—it's —— Won't you excuse me now? Here's an important call."

And the young author passed, in the doorway, a fiction celebrity of first repute—one of those whose names are familiar among the "six best sellers"; and, looking back, he saw the publisher smilingly extending both his hands to the newcomer. Stopping to question the manuscript clerk, the young author heard through the presently reopened door the cordial words:

"Twenty per cent from the start? Why, of course; that goes without saying. And the advance? I think you said twenty-five hundred down and five thousand on publication. That's just as you like, of course. Boy, here take this memorandum to Miss Jones and have her draw up a contract immediately. And—hold on!—tell the cashier to draw a check at once to Mr. Aitch's order for twenty-five hundred dollars."

More than any other business man, the successful book publisher must be many-sided. Publishers are said to be cranks, and I honestly believe the best of them—as well as the most of them—are. Like everything else, it all lies in the definition. To the "plain business man," as your single-eyed, one-lobed profitseeker—no matter what his station or calling or success may be—is fond of calling himself, every man of complicated nature is impossible to understand. The one eye can see and the one lobe comprehend only their predestined object; and crank is a convenient term for the great unknown beyond. Your plain business man, were he in book publishing, would find it simple enough, the only question being the amount of profit for each venture. Your plain business man, however, would never be in publishing, or—in it by mistake—would get quickly out, for the plain business reason that almost any other business could be made to pay so much better with so much less effort.

The publisher, on the other hand, sees many questions besides profit—questions of art, of literature, of reputation, of personality, of list dignity, of house influence, for example; and his decisions are often slowly reached—which your plain business man finds unreasonable—and when reached are often utterly beside the premises as your plain business man conceives the premises. Hence he is "queer" or "not wholly normal" in short, a crank. And if he grows impatient with misunderstanding he also becomes "difficult," and even at times "impossible." You often hear the most celebrated publishers thus described.

The publisher is not only a crank—he is also a shrewd, keen-witted, far-sighted, many-sided business man; he is an enthusiastic cultivator of literature for its own sake; he is an ardent encourager and helper of artistic effort for the sake of the man that he is; he is at times a preacher, at times a self-sacrificing teacher, and many times—at heart always, perhaps—a gay gambler, keenly enjoying the winning and accepting outrageous fortune with a grin. If the burden of odds is against him, and the margin of possible gain one that a plain business man would dismiss as ridiculous, what's the difference? To him the game alone is worth a gross of candles.

Nor is this all the publisher's reward.

He not only loves the game—he loves the very tools of the game. He loves books, not alone for their content but just as tangible actualities. Every detail of the book delights him. The beautiful type page, the well-proportioned margins, the clear printing, the neat, precise binding, like tasteful and stylish clothes—yes, the very smell of the fresh page and the feel of the new, well-balanced volume in the hand are a pleasure to him. He has hovered over the details of manufacture, fussed about the margins, pondered over the balance of the title page; and now, with the first thousand just from the binder piling up on the platform, he feels boyishly gleeful. He strokes the smooth cover, admires the fitness of the form to the contents, and then opens the volume anxiously, for maybe his eye will fall at once on that error which, no matter what the labor, what the care, some one generally discovers—when it is too late.

Yes, he loves books for themselves. He surrounds himself with them in his office, in his den at home—even in his dressing room. He loves to wander into the stockroom to see them stowed in bins and boxes on every side, each reposing in its neat paper wrap. His greatest temptation is to take on the beautiful possibility which he knows from the start won't pay; and he continues to daily with it because he joys in the thought of the exquisite, if extravagant, book it would make. Even the disappointment and exasperation over the failure to sell of some book of much promise is tempered somewhat by his satisfaction in having planned and brought into being so beautiful, so fit, so noble a volume. "If I were a rich man," he whispers to himself, "it would almost have been worth the loss just to have done it." He is not rich and he cannot afford to have those four figures on the wrong side of the account; but -well, it's all in a publisher's life.

Looking Back, He Saw the Publisher Smilingly Extending Both His Hands to the Newcomer

One of the greatest of his sources of happiness, one of the largest items on the profit side of his book of life, is the position his business gives him in reference to literature, art and learning, the affairs of the hustling, palpitating world, the core of life; and, in the same breath, the associations he makes with the men and women who, in innumerable and widely diverse fields of endeavor, are doing this world's living. I used to think, during the most of my eleven years of daily and weekly journalism, that the newspaper afforded the finest facilities—the best reserved seat, so to speak—possible for viewing the game of life. But I have long been convinced of my mistake in supposing journalism the best seat for the viewing of this great spectacle. It is an exceptional seat, an extremely close seat, affording extraordinarily clear vision, so close that the hand may often be extended to rend the draperies of the passing actors for revelations still more intimate; but it is also a side seat and the angle is often deceptive. Often, indeed, the spectacle is badly distorted. It is at life's best that life usually is most truly seen, and journalism usually views life at its worst. The reporter and the policeman enter the house together. Mishap, contention, misfortune, failure, disaster, death—these are more often the laboratories in which the journalist studies life. The subject is usually seen under stress of emotion, often convulsed by emotion.

The Pleasant Part of Publishing

LIFE is studied under ridicule, in strenuous conflict, in disorder, in woe. The point of view has its advantages, uncovering unsuspected depths and convolutions of motive and character; but, on the whole, it is not the simple, straightforward normal life of work and order and happiness that the publisher sees from his vantage-point in the very middle of the stage itself—life busy with its art, its science, its literature, its accomplishment of every sort; life sweating over deeds doing and singing over deeds done. Life working is to life stopped in its work as thousands to one; and, to round out his conception of its fullness, the publisher has much less to infer than the journalist.

The publisher, then, is, in the midst of work, a worker. He is in the midst of life—a part of it. So, I grant you, is the journalist -and yet differently. The publisher puts his shoulder to the wheel and sweats with the rest. He helps; and, because his province is helpfulness, he is—again unlike the journalist—always welcome. In the studio of the artist, the workroom of the novelist, the laboratory of the psychologist, the study of the historian or publicist, he is a gladly greeted visitor. The returned explorer intrusts him with his discoveries; the statesman lays bare his plans. Everywhere men and women who are making life usher him into the inner chambers and lift the jealous coverings for his sympathetic criticism. He is, indeed, in the midst of life in its realest and most wholesome aspects—a helpful agency behind a thousand impulses making for the world's good. The rich companionships, the rich friendships, growing out of such a life are in themselves wealth.

Nor must we overlook the occasional valued chance to recognize genius in crude beginnings and to foster in their infancies careers which may wax great with the decades and make good return of profit and satisfaction. The profits of three or four such relationships spread over the years sometimes amount to a business of themselves;

(Continued on Page 60)

The House That Harry Sold

VIII

By WILL IRWIN

ILLUSTRATED BY EDMUND FREDERICK

MRS. Brewster, in answer to his card, met Handsome Harry next morning in the lobby of the Dolly Madison Hotel. "Well!" she exclaimed; "I never knew anything about heat in North Burnham! Though those electric contraptions are cooling. Did you find out about the stocks and the house? I must say this is dreadful weather for folks to be hurrying so, but it's allus the way with the Hopwoods that when we get ready to do a thing we do it!"

"I've had a little luck!" said Harry; "I've found two or three good properties. Some, I'm afraid, may be beyond your means. You wouldn't care, I suppose, to go way up in the Bronx? It's rather out of New York, and then there's the subway ——"

"No, sirree!" replied Mrs. Brewster. "I tried riding on that hot thing yesterday and I don't want any more of it."

"I rather thought so," said Harry. "And, besides, if you're going to live in New York you want to live *in* it. You might as well be in the suburbs as in the Bronx."

"Way I feel," replied Mrs. Brewster. "Now I ain't buying any pigs in a poke, you understand. I want to look all the properties over, and if I like anything I want to see for certain right in the city records whether the title is right." Mrs. Brewster's face twinkled with delight in her own extraordinary acumen. "Are you sure those stocks will bring twenty thousand dollars? I've got just them to spend, and not a cent more."

"One hundred and twelve shares, you said? I looked that matter up yesterday and found they'd bring twenty-one thousand five hundred dollars, or thereabout."

"That's how I figured it," replied Mrs. Brewster. "'Course I can't say as I'll like any of those houses. I want plenty of room."

"Let's have a taxicab," said Harry at the door.

"You're sure it's perfectly safe?" inquired Mrs. Brewster. "Land knows I'm jess dying to git in one of 'em."

"Perfectly," replied Harry.

Nevertheless she clung desperately to the sills as they took the corners.

Harry had announced to the driver a number on Fortieth Street. There they alighted. This, in fact, was Al Sharp's gambling house during the winter. Mike, taking advantage of courtesy among crooks, had borrowed the key and the place for this day. Al had been in trouble with the police; his gambling apparatus rested now in the property room at headquarters. It was a great old house, of the period when they built the ceilings inordinately high. Also it was overcarpeted, overmirrored and overfurnished.

With Forty-Four Thousand Dollars in Cash, He Was in a State of Driving Unhappiness

Mrs. Brewster sniffed in the doorway, sneered in the drawing room and shivered in the hall.

"I wanted room," she said, "but this suits me too well." She regarded the mirrors, and an instinct seemed to stir within her. "What kind of people lived here?" she asked.

"The furniture doesn't go with any of these houses, of course," said Harry; "and you might arrange it for your tastes. It's a bargain, too, but I'm afraid it is a little beyond your means. Still, if you like it you might pay down what you can afford and take out a mortgage for the rest. The price is thirty-nine thousand dollars."

"No, sir!" replied Mrs. Brewster; "not after what I've seen of mortgages! That settles it, if nothing else."

"Well, it's no harm to show you the goods," said Harry.

"None at all," replied Mrs. Brewster. "Let's look at the rest."

Harry gave a number in the fifties, and as they rode he talked.

"This one's large also. I won't tell you the price and terms until I show you the house. Fourteen rooms and a back yard, but a little inconvenient. However, you may like it."

The taxicab stopped before a stately house that slumbered behind closed blinds. Harry helped Mrs. Brewster from the cab; together they mounted the steps. He drew from his pocket the keys that he had received from Otto Gluck, tried one after another, failed to open the door, and finally looked up with an air of irritated disappointment.

"Well, now!" he said. "That's awkward!"

"The wrong key?" inquired Mrs. Brewster pleasantly.

"That's it exactly! I took the keys from my rack and fastened them on my bunch before I left the office and I must have made a mistake in this one." He stopped to mop his forehead.

"I'm afraid you'll have to wait a while. In the mean time I'll tell you what I know about it. The owner wants thirty-three thousand dollars."

"Now, Mr. Carson," said Mrs. Brewster with her snapping briskness, "I don't want to give you any extra trouble, so I might as well tell you now that I ain't looking at anything that goes above the price of my stocks. No mortgage eating up my annuity!"

Harry was silent as he helped her down the steps. He had the air of a man who wrestles with himself. He stopped still beside the cab, as one who has made a decision.

"Now I might take you to a dozen places, but I won't tire you out. I have only one centrally located house that is within your means, Mrs. Brewster," he said. "To be frank with you, I have hesitated to show it, because—well, it's such a bargain that I wanted to get it myself, but I can't at the terms. Business is poor; the owner has been pinched on Wall Street and must have money right away. Besides," he went on with that rich deepening of his voice that always brought feminine sympathy and sometimes tears, "his wife is sick and he must take her abroad to see a German specialist ——"

Mrs. Brewster pounced on this.

"What ails her?" she asked.

"Gall stones," answered Harry, clutching again at the first device that entered his mind.

"Gall stuns! The poor thing!" exclaimed Mrs. Brewster. "Well, I do pity her"—followed an account of every case of gall stones that North Burnham had harbored in twenty years. The taxicab driver stopped his engine and solaced himself with a cigarette.

"But you were saying," pursued Mrs. Brewster when she had Margery Loring operated upon and safely recovered, "that the owner has got to sell?"

"Yes," replied Harry. "He'd mortgage it, but he can't get enough that way—he's a mortgage on his furniture already. Mrs. Brewster, I'll be frank with you. A friend of mine wanted me to hold an option on this place for him. But my friend can't pay cash, and the owner must have his money by tomorrow night. I've hesitated to mention this house to you, because it's a case where you must make up your mind at once. And you being a stranger here, and I being a stranger to you ——"

She Looked Up and Down the Street Before She Turned Back

"I'd trust you like my own son," replied Marcia Hopwood Brewster. She hesitated, then added firmly: "I think you're a perfectly elegant man."

"Thank you very much," replied Harry in a voice that lacked enthusiasm. "Then I'll tell you all about it. To make the story short—you can get it tomorrow night for twenty thousand dollars. And with real estate bound to rise in the fall there isn't a better purchase in New York."

"Let's see it!" replied Mrs. Brewster, bouncing into the taxicab.

On the way Harry expanded on the terms. "It's a sudden sale. The owner can't get his furniture out until fall, but he's willing that the new owner, if a reliable person, should make use of it until September."

"That would be all right," agreed Mrs. Brewster. "I could put off writing to Mittie for my things." And so they proceeded to a number on East Thirty-seventh Street. In short, they proceeded to the residence of F. Warren Pierce.

It slumbered, this famous house, between two larger residences. Its drawn blinds shut out all glimpses of the glories within. Externally, indeed, it was one of the least considerable buildings in the block.

Harry paused on the curb and pointed at the residence of Mr. Pierce's left-hand neighbor.

"This house," he said, indicating that two-hundred-thousand-dollar palace, "sold last year for forty-five thousand dollars. The one to the left"—it was a mansion worth a hundred and fifty thousand at the very least—"sold two years ago for fifty-three thousand. Shows how depreciated real-estate values are that you can get this, even in an emergency, for twenty thousand. But they're bound to come back."

He mounted the steps and applied Otto's keys. The outer door, the inner door, opened smoothly; they stood in Mr. Pierce's hall. The light streamed from the open door on furniture shrouded in chintz, it filtered through the blinds on pictures veiled in gauze. Harry's eye went, even in that tense moment, to the priceless Vermeer, to the Rembrandt on one side of it and the Frans Hals on the other, to the medieval chest, carved with an old-lace fineness, that stood beneath.

"Kind of skimpy furnished, ain't it?" commented Mrs. Brewster. "What's that wall paper?" She touched it. "Looks like Brussels. Not very tasty, but substantial. Faded too. Roomy hall, though. Be real nice if it was fixed up."

They passed into the drawing room.

"What's that for?" asked Mrs. Brewster, pointing to a Venetian marble fountain in the middle of the room. "Looks like an eagle's bathtub."

"He keeps his drinks cool in it," responded Harry, jumping at the first explanation that popped into his mind.

"H'm! I judge there's a good deal of training goes on in these New York houses," remarked Mrs. Brewster. She lifted the chintz of the nearest chair, revealing a boss of carved oak, all worm-eaten.

"Pretty bad condition," she said. "They don't seem to keep anything in repair. Folks don't go much on old mahogany down here, do they?" She seated herself, leaning her head on that carved back where rested once—if Pierce's agent be a creditable person—the coiffure of Mary Queen of Scots.

"It is a slick-setting chair, though," she commented. "Let's see the pictures." She opened one blind, letting in the warm light.

"That picture used to be in my Sunday-school books," she remarked, pausing before a St. John of Murillo.

"Hand-painted too—it must have cost him a penny to get that colored. Well, I never cared for it. What do you suppose that is?" it was a Rousseau—"looks like the river by M-a-ashfield. Not much color to it! I never did care about pictures of places unless I'd been there. That's kind of pretty, though," she admitted, indicating a Gainsborough. Then she surveyed the whole.

"Kind of queer-looking pictures, generally speaking," she said; "frames ought all to be done over. And the room ain't very homey, but it could be fixed up real cozy. There'd be a good place for my grandfather's clock. Let's see the kitchen and dining room."

Mrs. Brewster permitted herself to grow enthusiastic over the silver service.

"Goodness sakes!" she remarked. "I should think before he sold his house for ready money he'd get rid of some of that silver. Twice as much as anybody ought to want. That ain't gold on those plates, is it?"

"No, silver-gilt," laughed Harry. "You see, these are heirlooms. He has sentiment about them."

"Well, I know just how he feels," responded Mrs. Brewster. "I'd sell most anything before I'd give up the high-boy that came down from Grandfather Curtis."

They passed on to the kitchen.

"Roomy," she remarked. "I like a small kitchen myself and everything right handy, but I suppose this Mr.—— What is his name anyhow?"

"Mr. Pierce," prompted Handsome Harry.

"Well, I suppose he keeps plenty of help. I don't see how he could get along with less than three girls. What's the good of a glass door on the icebox? I don't know the use of half these things. They must do a lot of eating!"

At first they made the inspection at their leisure, for Harry, in the enthusiasm of the hunt, felt no fears. Only the owner himself was likely to interrupt them. And every morning paper bore the news that F. Warren Pierce, still entertaining the duke on his yacht, had weighed anchor at Newport and was making toward the coast of Maine. But as Mrs. Brewster lingered over the linen closet another idea struck him—the morning was drawing on and there was much to be done in that day.

"I have no wish to hurry you," he said, "but it's nearly eleven, and the broker to whom my friend recommends me may not be in this afternoon. How do you like it?"

"Well," responded Mrs. Brewster, "it's a little big and it ain't very cozy as it stands, but you never can tell how a house will look until you've moved in your own things. And I'd like a front yard. Still you could plant things in that back yard. I suppose I can get those electric lights taken out, can't I? No law against burning oil, I suppose, and I've been suspicious of electricity ever since a man was shocked to death right by my door."

"That can be arranged, of course," said Harry. "What do you think of the offer?"

"You wait," replied Mrs. Brewster with a return of her delight in her own farsightedness, "till I see with my own eyes whether I can get twenty-one thousand dollars for those stocks and whether the title is right."

"Then perhaps we'd better see the register of deeds first," said Harry, as he locked the door. At the corner he excused himself for a moment.

"A business matter that I'd forgotten," he explained. "Please wait a moment while I send a telephone message." Entering the telephone booth at a corner drugstore he got the bucketshop where Mike had been waiting all the morning.

"Register of deeds," he said shortly. "Savvy? I'll make the joint myself. Get the book ready. Coming right away."

IX

THERE is a small and aged office building, only two blocks—but to the worser side—of magic-named Wall Street, where one may get for the day an office, with cheap but impressive furniture, for any purpose short of downright robbery. At ten of the clock on the morning when Handsome Harry took Mrs. Brewster to see the Pierce house, room 106 was unoccupied. At half past eleven Mike Madigan, having paid fifty dollars rent in advance, arrived with two suitcases. From the one he took an impressive ledger and a seal. The ledger he slipped between two of the expired account-books, which gave an air of legitimate business to suite six. The seal he deposited on the center desk. From the other he produced a newly painted sign, reading:

REGISTER OF DEEDS
SEARCHER OF TITLES

This he hung on the hook outside the door, which had borne twenty other signs in the past year. From an inner pocket he produced a stiff collar and a black tie, with which he replaced his college-boy effects. The stage arranged, the costume donned, he sat down by the open window to wait until the curtain should rise on the climactic act.

The wait was short. In ten minutes the door rattled. Mike slipped to the corner; he was poring over a butcher's account-book of the year 1876 when Harry entered, towing Mrs. Brewster.

"Is this the register's office?" asked Harry.

"District 6, Manhattan and the Bronx. What can I do for you?"

"This lady—but perhaps you'd rather do this business yourself, Mrs. Brewster?"

"No," replied the latter. "You know this town better'n I do. I've got eyes in my head and I guess I can read your records when I see 'em."

"Very well. Inquiring as to the validity of the title to property at —— East Thirty-seventh Street," said Harry.

Mike permitted a smile to curve the gravity of his features.

"Excuse me," he said, "but we hear things in this business. Now I heard that Mr. Pierce was putting his house on the market suddenly. A very good property too. You're the second party that's been in today inquiring."

Mrs. Brewster, however, was searching with her eyes the antique oak letter files, the desk, the gilded grill-work.

"Kind of small office for all the business you have to transact in New York," she commented.

"This is only for one small district," said Mike. "There's twenty such offices in New York."

"Oh!" replied Mrs. Brewster. "Well, you can't be too careful."

"Indeed, you can't," replied Mike. "That's what the city pays me for—to help people be careful. Now about this piece. Let me see"—Mike took down a grocer's cashbook of the year 1885, ran his finger carefully along a page, made a note, opened a ledger of 1896, made another note, finally took down the book that he had that very morning deposited on the shelf, and opened it at the "P" section.

"Here we have it, madam," he said; "'Pierce, F. W., property numbered —— E. Thirty-seventh Street. Um-m. Real estate, unencumbered. Improvements, unencumbered. Agent, H. H. Carson. Taxes, paid.' See for yourself." He bore the book over to her, opened it before her face. Mrs. Brewster donned her glasses and followed his finger from line to line.

"That's Kind of Pretty, Though," She Admitted, Indicating a Gainsborough

"Well, now," she said at length, "it does look all right."

In this instant Harry raised his hand to his straw hat and set it back on his head. Mike took in the motion with a glance and withdrew to the corner, where he began to run through a card index.

"What do you want to do, Mrs. Brewster?" whispered Harry. "This sale must be made quickly—it is an emergency. My client needs the money. If it is all right we might have this gentleman begin making out the deed."

"How do I know," questioned Mrs. Brewster, "whether we can sell those stocks for twenty-one thousand dollars?" She thought a moment. "How much will it cost to have him make out the deed? We don't have to use it."

"Oh, I pay for that. Not more than a dollar anyway," Harry replied.

"I guess you can risk that," replied Mrs. Brewster, "though I am taking consid'ble of your time for nothing if I don't buy. Young man!" she called to Mike; "would you mind getting ready a deed to that prop'ty for Marcia Brewster—Marcia Hopwood Brewster, if you please?"

"Certainly," said Mike. "I can have it ready by two o'clock."

"We had better get to the broker's now," counseled Harry.

X

IGNORANT though he was of Wall Street and its ways, Harry was learned in a branch of knowledge better suited to the uses of his own practical psychology. Also Mike had coached him in every blow and parry for his encounter with Boye & Blum, brokers of F. Warren Pierce.

All contingencies that imagination could suggest had been foreseen and provided for in their complete and final plan. It was the first line of that plan, then, when Harry paused at the entrance of the old-mahogany office in upper Broad Street and addressed Mrs. Brewster.

"I think," he said pleasantly, "that I'd better leave you out here while I go in and conduct the negotiations alone—you keep the stock certificate in your possession, of course. They'll be more eager and less likely to cheat me if I don't offer the shares at once. They cheat people whenever they can, these stock brokers."

"I know they do," replied Mrs. Brewster. "That's why I'm glad I found a friend," she added warmly, smiling up at Harry.

"You sit right down here," he said somewhat hastily; and then to the clerk: "I have some stock to dispose of—quite a large order. I must see the head of the firm." And he handed out his card.

"Mr. Boye is on 'Change. I'm afraid Mr. Blum is busy," responded the clerk.

"Assure him that I am here to do a favor, not to ask one; that no one else will do, and that it will be to his great advantage to see me," answered Harry so stiffly and so impressively that the clerk took his card almost automatically. Having failed in his duty of keeping inconsequential strangers from getting their cards to Mr. Blum, he tried to vindicate himself by insisting on the apparent importance of this particular stranger. So it was no more than three minutes before Harry stood in the actual presence of August Blum.

The broker sat at his glass-topped desk, one hand on the telephone, one eye on the tape, his tongue ripping off a letter to a stenographer. Harry stood through the letter, estimating his man with a critical eye, before Mr. Blum looked up with a perfunctory:

"What can I do for you?"

"I want to sell one hundred and twelve shares of stock," said Harry.

Blum glared for one glance; then, as though realizing that control of temper meant saving of time, he snapped:

"Hundred and twelve shares—of what?"

"S. V. & C.," answered Harry.

Mr. Blum's hand dropped the telephone; his eye left the stock ticker; his tongue ceased from dictation.

"S. V. & C.," he said, in a voice that began all eagerness and dropped into indifference as his control asserted itself. "All right—at the market?"

"Yes, but not on the market," answered Harry coolly and pleasantly. "It's to be a private deal between you and me. I'm selling as a friend to a friend." He laughed.

Blum's eyes glistened, but his features were as hard and unreadable as Harry's own. He was weighing pros and cons. To be half-frank, it appeared, was his decision.

"That's against the rules," he said. "I'm a broker. I don't know you. They must go on the market."

"What would they do now, I wonder, to a broker for F. Warren Pierce?" asked Harry. "I suppose Mr. Pierce would move your expulsion personally for helping him get control of S. V. & C., wouldn't he?"

Blum smiled involuntarily.

"You're wise, you are," he admitted. "All right."

"Not all right yet," replied Harry. "Two or three things. First, no check. Cash."

Blum swept him with an eye in which desire struggled with suspicion.

"Who are you?" he asked.

"Not a member of the New York Stock Exchange," replied Harry. "See here, I have these shares outside, in the hands of the owner. I want my bit and I'm going to get it—never mind how. I can deliver, and it'll be square. But the owner wants cash because she wants it quick, and I want your receipt."

"My what?"

"Your receipt. A line with your hand on it. Like this. 'Bought this day of'—name of the owner here—'112 shares of S. V. & C.' And the date. And your signature."

"That's committing me in writing," said Mr. Blum.

"And a lot they'll do to you," replied his visitor.

Harry had estimated his man rightly. He made quick decisions. Mr. Blum ran through a rapid pencil calculation on a pad and touched a bell that brought a messenger instantly.

"Rush $21,532 currency," he said. He poised a pen over a sheet of paper. "What name?"

"Mrs. Marcia Hopwood Brewster," answered Harry, writing the name on a desk pad.

"Good Lord!" exclaimed Mr. Blum, caution departing with victory, "we knew about that block. We were hunting high and low ——"

"And I've found her," replied Harry. "That's the rest of the point. I'm going to bring her in now. She's a Yankee. She's old and suspicious and crafty. I've worked her up to sell. Start her suspicions and it's all off. My advice to you is to have the money ready and the witnesses ready and carry this through quick. Greased."

"All right," responded Mr. Blum again. "Say," he added, "I wonder what you get out of this!"

"I wonder!" replied Harry. He joined Mrs. Brewster outside. "Everything's ready—the money in cold cash," he told her, "everything. Now I know you won't mind if I give you a piece of advice. These New York brokers are suspicious people. They're just as likely as not to go back on the transaction at the last moment. Got the stock certificate ready? Well, just close it up as quick as you can and get away with the money."

When, five minutes later, Mrs. Brewster left the office of Boye & Blum with Handsome Harry paying devoted attention beside her, she carried her bag tight in both hands—for it contained twenty-one thousand five hundred and thirty-two dollars, proceeds from the sale of one hundred and twelve shares of S. V. & C. at the market price of 192¼. Safe in the pocket of Handsome Harry was the little acknowledgment signed "A. Blum," which Mrs. Brewster had overlooked at the last, thereby saving Harry the trouble of obtaining it by more devious methods.

In another ten minutes Mike was sealing with the old, battered seal that had stamped the false legend "Register of Deeds" in half the states of the Union, an impressive red-taped document. By its terms H. H. Carson, agent for F. W. Pierce, transferred to Mrs. Marcia Brewster full right and title to the improved property at East Thirty-seventh Street.

In one minute more Harry had deftly passed the roll of bills to Mike and escorted Mrs. Brewster through the door. In still another minute Mike had become the busiest little man in the city of New York. And only a district attorney could compute the number of felonies that had centered about Mrs. Marcia Brewster that day.

XI

NO SOONER had Mrs. Brewster gone than Mike took fifteen thousand of the new-gathered roll and placed it with certain brokers, whose ways he well knew, on Western at a ten-per-cent margin. The conspirators were keeping the other five thousand for emergencies, such as fluctuations that would make it necessary to cover, legal expenses, and—most important of all in sudden emergency—a traveling account. While Mike worked downtown Harry covered the other end. He saw that Mrs. Brewster was installed, bag and baggage, in the Pierce house. He saw that Otto remained with his new job and kept away from the old one. Then he joined Mike, and they two spent the rest of the evening inquiring into the habits and knowledge of certain Wall Street reporters.

So it happened next morning that as Jared Smith, best reporter of a Wall Street paper, was speeding from his office to the Stock Exchange, he encountered on the pavement the person of Mike, whom he knew as an occasional tipster of news otherwise unobtainable.

"I was looking for you, Mr. Smith," said Mike. "Want to buy a tip?"

"If it's right and proved," said Mr. Smith.

"It's right all right, and it's hot," replied Mike. "Twenty dollars. It's good."

"Too much," replied the reporter perfunctorily. "What is it?"

"Suppose," said Mike, "I prove that Pierce has got the S. V. & C. tucked right under the wing of the Western."

"Didn't know he was trying," said Smith tersely.

"The deuce you didn't!" replied Mike pleasantly. "Say, I ain't here just to josh."

Smith looked him in the eye and laughed.

"Well?" he answered.

"Well, if I prove he's done it—in writing ——"

"Ten dollars," said Smith.

"I need the money. Done!" said Mike. "How many shares did he need to control?"

"Less than a hundred. Everybody knows that."

"You give me the ten," said Mike, "and if you promise not to give it away that they weren't sold on the board, I'll show you an acknowledgment of one hundred and twelve shares of S. V. & C. bought by Pierce's own brokers."

Smith's hand went to his pocket and Mike's to his.

"Gee-whilikens!" said Smith when the transaction was completed; "I wish we could run scareheads in that conservative old sheet of mine!"

But the sober announcement in the sober columns of the Wall Street paper did very well. It came too late that day to accomplish more than make the market shiver. But the "secular" newspapers grabbed it, for this was a dull news day. By nine o'clock that night a gimlet-minded managing editor caught Mr. Pierce's yacht by wireless and "talked" to him. The great man had just received Blum's telegram. He permitted an acknowledgment to go on the wire. The morning newspapers spread the news over their front pages. The Exchange, next morning, danced with it. Western rose and soared. All day Mike stood by the ticker. At 1:56 p. m. the market began to break. "Let go," he informed his brokers.

That night Mike and Harry sat in the hall bedroom at Mrs. Bannard's and counted money. Fifty-nine thousand dollars, including the five thousand in the kitty—and a few yellow twenties by way of small change.

"Fifteen thousand for you," said Harry. "That's your quarter share, and a tip besides. You'll beat it, of course."

"Gay Paree for mine. Passage booked for tomorrow," responded Mike. "My permanent address for the next three months is Maxim's. And you?"

"I was thinking," replied Harry languidly, "that I'd like to play some golf."

Mike looked him in the eye and smiled.

"I never did understand your system of getaways," he said.

"I don't myself," replied Harry. "Now beat it, and see that you save your jag until you get aboard."

XII

HANDSOME HARRY, in fact, did have a system of getaways. All crooks have these habits, which is a great comfort to the police. One, like Mike, goes abroad; one lingers in hiding near the scene. Harry's method was all his own. He retired for a time to a quiet country place, near enough to watch the newspapers and the other signs of the thief-chase, far enough to elude a general alarm.

The next morning, having paid his shot to Mrs. Bannard, having tipped liberally, having informed Otto by letter that he was going out of town for a week and that the office must be watched sharply, he retired, bag and baggage, to the Halldone Inn, a half-country hotel with golf links and other appurtenances of elegant leisure, an hour up the Hudson from New York. There he took his ease on piazza and links, marked by maid and matron for his looks, liked by the old gentlemen for his courtesy at golf, his conversation at the bar and his skill at bridge.

Of course he was not happy. His kind never are. Yet even now, with forty-four thousand dollars in cash sewed in the bottom of his trunk, he was in a state of peculiar, driving unhappiness. It was hardly conscience; that, one would have said, had long ago ached its last dull ache. No: it was rather sentiment.

He was thinking of Mrs. Marcia Brewster.

For Harry's strength in his profession was the source also of his greatest practical flaw. He had a fine sense of life and a fine imagination about it. This quality made him affix himself to every human being in his immediate neighborhood; but also it made him sometimes—though very seldom—think out his villainies to the end. And a picture kept flashing in and out of his mind. It came between him and the ball at golf, so that he foozled his drive; it thrust itself between him and his newspaper, so that he forgot his reading; it crept across his cards, so that he ignored his partner's signals. It was the picture of quaint, innocent old Mrs. Brewster, thrust from the house where she thought to end her days, sent back weeping and distressed to North Burnham and Mittie. That picture of Mrs. Brewster played strange tricks. Sometimes it was Mrs. Brewster as she bobbed, bright-eyed, into his office. Sometimes it was Mrs. Brewster as, with a final movement of determination, she put her hand to the deed. And then—it was not Mrs. Brewster at all—it was his own mother. His mother—Mrs. Brewster—Mrs. Brewster—his mother—they kept changing and interchanging. He found his mind running on a million half-forgotten tendernesses of his boyhood. His dreams at night were of the little town in Massachusetts where he had been a wild boy, and of the circle about the table—now all buried long ago save for him, the black sheep.

"Grafters ought to be orphans," he remarked to himself as he went to bed on the night of the third day.

He arose next morning with the feeling that the obsession was wearing away; and he hardened his will to break it. In that mood he settled himself to his newspaper. He turned first to the social column; and he noted with satisfaction that F. Warren Pierce was still entertaining his duke on the Ivernia. While that visit lasted Mr. Pierce would probably keep

(Continued on Page 56)

Fifty-Nine Thousand Dollars and a Few Yellow Twenties by Way of Small Change

A FRESH GRIP

ILLUSTRATED BY H. T. DUNN

DID you ever get down flat, blue and hopeless and all-in, with no spirit or spunk left in you, when you didn't see much use in living anyway? Say, did you?

If you ever did and I could see you, I'd say "Put her there!"—for I've been through that myself.

I'm lame and always will be—right leg weak and an inch too short. I didn't use to be built this way. It all came from that confounded motorcycle of mine and my own confounded carelessness ten years ago. Up to that time I was well set-up and as good a lightweight walker as any drummer of my years—better than most younger ones.

People told me afterward that a man of fifty-three oughtn't to try to ride a motorcycle, certainly oughtn't to begin to try to ride one; that it was meant for sprinters and hurdle jumpers and acrobats. But I felt young enough -even though I was a grandfather—until that morning I got tangled up in a wet cartrack and messed up the street with the remains of myself and the wheel.

It wasn't anybody's fault but mine; that made it all the worse. When I was able to get about a little on crutches, a runner for a damage-suit lawyer came after me with his card and began to tell me how many auto cases his lawyer had won.

"Why, sir, in one case he got six thousand dollars for a leg no worse than yours. The carelessness of these chauffeurs is criminal and the owners are no better; they ought to be made to pay for knocking down and injuring innocent citizens. Come up to see us; we'll make it worth your while. Don't put it off; I'll go with you now if you wish."

I thanked him, and told him it wasn't a car but a motorcycle that did the work.

"Oh!" he exclaimed in disgust. "A motorcycle! I'm afraid we can't do anything for you; those fellows are never worth anything."

"Well," I said, "I know the man riding the one that hurt me—sorter like the fellow—and I certainly am not going to bring suit against him, even if it was his fault."

"I don't suppose you could get anything if you did," he replied. "Who was he?"

When I explained that it was myself he couldn't see the joke, and left looking like a reproachful dummy of insulted and hurt feelings.

The doctors said it wasn't their fault I came off my crutches limping; that I ought to be glad I had both legs left. I guess maybe that's so; it certainly was a bad mixup. That soothed my mind a little, but it didn't help me hold my job.

I Got a Neighboring Farmer to Break Up Four Acres of the Ground

Life After the Accident

I WAS a city drummer for the Johnson-Miller Hardware Company—had been for eleven years—and was with the same company in the house for eight years before that. But you can't city drum with a game leg, especially when the company has a little better man for the job with two good legs.

They treated me square though; took me back in the house and gave me a trial there at a small salary. But my slow movements didn't fit in with the work, and I had to sit down every once in a while to rest that leg. I couldn't help it—just had to.

They didn't hire men to sit round even five minutes at a time down there, and I wasn't surprised when they told me after a couple of weeks that they thought the work too hard for me and I'd better learn to run the elevator.

I did, and had a stool in there to rest on. Got on pretty well for a while, until one day when the elevator was crowded the vice-president stumbled over the stool and nearly broke his shin—he did drop and break his glasses.

The next day he let me out—"with great regret," he said, and with two weeks' extra pay—but he let me out just the same. I couldn't blame him; I had sense enough to see for myself that a lame duck on that elevator wasn't the thing for the house.

As a last stand I applied for the position of night-watchman. The vice-president said slowly that the man they had was satisfactory and might be there twenty years longer; but if anything occurred he would be glad to consider my application—with a look at my game leg as if to ask how I could possibly chase a burglar with that.

You don't know how I felt when I left the house. I missed the seven dollars per that the elevator paid, but—badly as I needed that I missed more the work among men, the feeling that I still had a man's work and wasn't cut off entirely from commercial life.

You needn't think I settled down without trying for another job. I tackled thirty-six of the retail stores to which I had sold goods for the company and actually got a try at two of them. One place I kept for a week; the other for ten days. At the first they didn't like to hear me limping round; I overheard them say it got on their nerves. At the second place they worked me so hard that my leg gave out for a time; I literally couldn't stand up to the job.

I kept on trying for work. I don't like to think even now of the number of places I tried for and didn't get—it brings back so sharply that sinking sick feeling down in my stomach.

I did get in for a short trial at three more places—a corner grocery, a coalyard and a livery stable—but those jobs didn't last, or I didn't. I had lost out and couldn't seem to find a place to fit in.

At the end of five months I had about given up hope—I mean sure-enough hope. Of course I kept on diving into the newspapers and limping round looking for work but I certainly would have been surprised to get it. There is not much demand for lame grandfathers.

My family was made up of my wife, our only child—a widowed daughter—and her two little girls, aged three and five. I owned the cottage in which we lived, but by the time I had paid the doctors' bills and infirmary fees and had lived on five months after getting well, my saved-up money was all gone—and it was December.

Minnie, our daughter, was a stenographer before she married, and went back to it after her husband's death. She was getting ten dollars a week when I got hurt, and that was all the income there was left for the five of us.

I had made a good salary and had always been a liberal spender; so it was hard to get down to ten dollars per week for food, coal, lights and clothes for five, even though two of them were kids.

But the worst part of it was the fact that it was a woman, my daughter, that made the living. It galled me to think that each mouthful I ate was supplied by a woman, when I felt as active as anybody—until I got up on my feet. It made me feel I wasn't any longer a man, but a dead one, and they'd all be better off without me.

And say, if you've always been a live man among men and then of a sudden have to be with a parcel of women folks all the time, even the children women folks—breakfast, dinner, supper and most of the hours in between—you'll find it hard to stand. I love my wife and grandchildren, but I don't like to be cooped up in the kitchen with them all day to save fire; it isn't natural that I should.

Minnie tried to help me by getting me to read; but I don't care much about reading, except maybe about how people do things. I like that kind of reading and it has helped me a lot in improving my place—my place; did you hear that?

That first winter Minnie would come to me with one of her good novels and, "Father, you just ought to read this!" she would say, all but smacking her lips to let me know how good it was; "it's the best love story!"

You see she wanted to help interest me and keep me from fretting so much. Minnie's all right, but we haven't the same taste in literature. I guess I didn't begin young enough; books are just books to me—that kind of books. Now the garden page of the paper, and The Book of the Horse, and The Householder's Helpful Compendium of Useful Information—say, did you ever see that book? It's a wonder; it tells all about everything, from how to get rid of ants and the best way to plant asparagus to how to pick cherries and how to break a horse!

My wife is a good woman and I wouldn't say anything to hurt her; but as you don't know who I am and she will never see this, I may as well tell you that she was too sympathetic. If she would only sympathize a little and stop, it would be all right; but she gave too much sympathy all at once—it got slushy. Not that I mean any disrespect to my wife, you understand; I'm simply trying to let you see how I felt about it.

It's bad enough to be feeling useless and no account all the time, so dependent, after having always supported your family like a man; you feel ashamed and apologetic, and want to crawl off somewhere and die to get out of the way.

"Oh, you poor, poor man!" she would say after watching me blue and off guard for a while. Then coming over to where I was sitting she would put her hands round my face and let her eyes fill up with tears.

"Never mind, Dan; I know it must be terribly hard for you, poor fellow. You were always so active too!"

By this time I'd like as not feel a tear trickle down my forehead as she softly massaged my face and stooped down to kiss the top of my head, before she went on to moan resignedly over the rest of the family. When she began I felt so important that I liked it a little; then I began to feel sorry for myself, so sorry it took away all the pleasure; and when she got to sympathizing with herself, Minnie and the children—on account of my misfortune—I limped out.

I stood it that winter somehow, but this woman's business—always with them and they doing the work, one supporting me by outside work and one doing the work indoors before my eyes with sympathizing wails—was more than I could stand many months, even though I was a cripple. I felt I wasn't that crippled—for I was a man of average strength and could get about pretty well, only slowly; and I had to sit down and rest every now and then.

No Place for a Lazy Man

I DON'T know how I ever happened to think of moving to the country, unless it was because I felt there was plenty of room out there—enough to get outdoors and potter round in. Perhaps, too, it was the feeling in the air during those few warm days in the early part of March; and the way the daffodils and hyacinths along the back-yard fence began to sprout; and seeing the gardening items and the real-estate advertisements of country subdivisions staring out of the daily papers.

I wasn't country-raised and knew practically nothing about making a living in the country; but I felt I knew about as much about making it there as in town, after my experience with my game leg. The more I thought about it the more I was convinced that a little country place was the place for me.

Now I'm a countryman with a small place—a two to five acre place. I tell you it's worth trying! It's made a man of me again!

Of course the country doesn't fit every man. It may do for one that's crippled or untrained or oldish, but it's no place for a lazy man. Even though you are not so young and strong as you used to be and can't get any work in town, if you are willing to sit down in a chair and read all day—you'd better not go.

But if you don't care about reading anything much except the afternoon paper, and there's no work you seem able to get, and you feel generally down because you can't

If She Would Only Sympathize a Little and Stop It Would be All Right

do anything to help support the family, and you hate to be round all the time with the women folks, and don't drink and don't want to loaf round saloons, and are not sick exactly but able to be doing something, and had rather potter round than sit still, and are willing to do all sorts of work, and like to see things grow and a little place improve in value—why, you go to the country as soon as you can.

I didn't know anything about making a country place, but I decided the thing to do was to get a few acres where the ground was not too valuable on or near a suburban trolley line, with a five or ten cent fare in and out for Minnie, where my pottering efforts would help to make a living for the family and at the same time so increase the value of the place that we could sell at a good profit later. These two things, on general principles, I determined: To try to help support my family and to make the holding increase in value.

When I broke the news to my wife and Minnie I expected them to protest. But, no; they had felt the strain too much, the shortness of money, the cramped, hard, nervous tension, not to be glad of any change that offered possible help. As for the children they went squealing with joy.

I looked round considerably; the real-estate agents were glad to talk suburban property with a man who meant to buy, and offered me free rides to see places in all directions—but I did not at once find one to suit.

Making a Fresh Start

WHERE the little houses were the ground seemed poor or overworked, or there was not enough of it, or the location was not what we wished, or it did not seem likely to increase in value, or there was too little house, or they asked too much money—always there seemed some objection. There usually is; objections are as easy to find as dust in the road.

However, I saw a good deal of the surrounding country and picked up one point here and another there about small country places. Finally I decided to buy a few acres and build, for I considered that the best way to get my money's worth of increased value. I sold my city cottage for $1500; and that, less $55 of accumulated winter debts, was the total amount of my wealth.

I knew a young "archey-tect," as some of the neighbors called him, a man of sense and reliability. I talked the matter over with him and told him what I wished to do. I wanted to get a place where I could raise a garden, keep some chickens and a cow—a place I could gradually make into something attractive, full of fruit and flowers, that I could sell at a good profit to some one able and willing to get a little ready-made country place.

He caught on to the idea in a minute; and when I told him I should want him to help me build a little house that would do to add to when I got able, and that I was willing to pay for his taste in selecting a site, he went with me to look at the places I thought cheapest and best.

At last we decided upon five acres of land slightly rolling, just enough to drain well, that set well up from the road, with a good view of the surrounding country.

It wasn't on a hill exactly, yet the road in front dipped down a little and the land opposite some more, until you somehow had a view stretched out before you of rolling country farms and pasture to the hills, seven miles away.

"That will be worth five hundred dollars to you when you get your place done," he said in a convincing way.

I never would have thought all that out by myself, but I could see he knew what he was talking about and I found out later that he was right.

The five-acre tract was about a thousand feet from the interurban carline on a county road, a newly metaled pike. It was nothing but an old field of weeds and grass and trumpet vine, scattered over with three rows of gnarled old apple trees—half full of deadwood—that hadn't been trimmed in fifteen years. Those trees added greatly, however, in comfort and looks, until the trees I set out had time to grow.

It was part of an abandoned orchard on a place that had run down under its former owner, until his death shortly before that and the division of the place among the heirs. That five acres I bought for $500 cash, and it was a bargain—within one thousand feet of a ten-cent carfare. It was the first piece sold off of the forty acres allotted to one of the heirs, who wished to get his money and stop working a while. The land about mine brought $125 and some $150 an acre before fall.

I had heard so much from agents about property advancing along that carline and new subdivisions opening up that this seemed a lucky find. It was decidedly the best thing I found, and it was a lucky find; but it came from three weeks' hard search—looking, listening to what those said who ought to know, thinking, consulting and comparing; it wasn't just the easy luck of dropping into something without trying. My game leg ached many a night on account of that play—or work—for luck.

I tell you this to show that it pays to look carefully before you buy. Often you can tell when an agent is telling you the truth, and often by dropping back to the place alone and talking to the neighbors you can get a sackful of valuable information—the ins and outs of the family that own, why and how much they wish to sell, at what price the adjacent property is selling, what sort of land it is and how it can be worked up, whether it is worn out or rested or not yet worked out, and—Oh, well, you understand you have to look into the matter of buying a country place just like anything else; investigate and get the opinion of persons who know and don't just jump in at a chance.

I had arranged to rent our cottage for two months after selling it, so had a little time to build something on the country tract; but I was eager to get out there as soon as possible.

My wife and Minnie looked doubtful when they heard I had taken more than a third of what we had and put it into five acres of no-account orchard and field. But I guess they didn't have the heart to say much, for I had taken a new hold on life; I felt like a two-year-old at having something to do once more—another chance!

And No Matter Where I Was I Could Rest a Little When My Game Leg Got Too Tired

I realized it was a serious thing to pull up stakes, sell our city property and start fresh in the country—a perfect greenhorn and a lame one too. But I felt if we didn't go buying fancy things—patent churns and incubators and windmills—but put what we had where we could sell out easily and get it back in case anything worse happened to me, that we were reasonably safe.

I didn't think I knew it all and was always ready for advice—even if I didn't take all given me without sifting it a little and comparing it with the quality that some one else gave away.

It may have been partly because it was the spring of the year, but just to go out and walk round those five acres and look at the half-dead old apple trees and the remains of last year's weeds, and consider how I should run the fences, whether they should be of woven or barbed wire or criss-crossed plank whitewashed, and where the house and garden and chicken yard ought to go—why, in three days it made me begin to feel like a different man!

Work ahead of me? Yes, lots of work, hard work; but I didn't mind plugging along at it out there, where I owned down to the middle of the round earth and up into the bluest part of the blue and white sky. For wasn't it a new life, a new grip on life and work I was getting? Couldn't I raise vegetables, have a cow and chickens, and help support my family once more? Work, you say? Why, it was losing my grip on work that hurt so, dropping down below the level where a man has a chance. It was the chance to work once more that made it all so splendid, even to work as a plugging lame man can, in turning over a few abandoned acres into a partially supporting home.

Planning the Tiny House

THE house question caused me considerable anxiety, for I was determined I would not go into debt. We might not have much and we might not have it finished, but I wasn't going to take any chances in having a mortgage hanging over the place to threaten us. I had been knocking round the bottom of hard times too many months to be overconfident and assured of a fortune all at once, even if we did work and save.

I consulted my friend the "archey-tect"—I got to calling him "Arch"—and asked him if we couldn't put up something that could be added to later on, and finally make a house good enough for the value the place would eventually have.

"Yes," he replied heartily; "that's the right idea. Only you may have to build a little temporarily to piece out with if you say you can't spare much money."

Of course I couldn't spare much money; but told him I was willing to help the carpenter all I could if that would cut down the cost.

I must have looked pretty anxious about that, for I remember he hesitated before he answered, as if he didn't want to knock my hopeful feet clear out from under me.

"Yes, a little; and you can do a good deal on the make-shift building—sheds and summer kitchen and lean-to porches."

One bright afternoon we—my wife and Minnie and Arch and I—selected the site for the house, while the kids explored the trees and bushes, looked for last year's bird-nests, screamed when they thought they had found a snake in stepping on a crooked stick, and giggled and shrieked when they found out what it was. It was a fine spring day, and everybody looked hopeful and everything seemed encouraging.

We decided that perhaps an acre and a half could go into the front and side yards. That seemed a good deal out of five acres, but Arch insisted that we ought to have an attractive entrance effect if we wished to sell to advantage later; and I realized that we could stake out our proposed cow to graze in our proposed front yard and that fruit trees would grow there as well as somewhere else.

I had a good well bored shortly after that and I put in a pump. That was necessary, for there was no running water on the place. It cost me about $100 all told; but as a result we got a splendid supply of fine water.

In regard to the house I asked Arch what he could do with $500. He said he thought he could put up two good frame rooms with that—high ceilings, with concrete foundation and stained shingle projecting roof, tiny attic space with four-pane windows in gable ends for ventilation above—the

two rooms side by side making a broad front facing the road, to be eventually turned into a large living room and a bedroom if we wished. That meant my work thrown in and no front porch as yet.

A temporary, post-foundationed, stained shingle-roofed and stained shingle-columned ten-foot-broad front porch all across the front would cost $50 more, even if I did much of the work on that; but we decided we must have it at once. That front porch made the difference from the start between a depressing unfinished makeshift of a house and a home.

At the back of the two rooms a temporary structure of porch, dining room and kitchen, unplastered, built of upright stripped boards with rubberoid roofing, planned and framed up by the carpenter but stripped and boarded by me, was added at the additional cost of $100. The total cost of the two attractive good rooms, the attractive but temporary front porch and the rough makeshift of dining room, kitchen and back porch complete was $668, not counting my work under the direction of the carpenter. That left us only about $165; but we had a home and we were out of debt.

Before we had the house fairly started I had got a neighboring farmer to break up and prepare for cultivation four acres of the ground. Then I got him to put the front acre and a half in oats and grass and the back acre and a half in corn, leaving the acre just in front of that for garden. The acre round and back of the house I cleared up a little, cutting out the weeds and briars and dead apple growth. Later we used the dead branches for fuel; every little bit saved helped just that much, I calculated.

We Move In

I KNEW we'd have to figure out the smallest economies if we wished to make good and I told my wife and Minnie that it was up to us to do it. We had had a terrible time making ends meet that winter and spring; in fact, they hadn't quite met, although we pulled as hard as we could; it took that $55 to fill the gap. Minnie was as good as gold about her ten dollars a week, but she couldn't make it the twelve or fourteen that we seemed to need.

Before we moved out to the country we three had a long talk and determined that it was up to us to live mostly on what we could raise, helped out by a cow and some chickens. We decided that we could and would do it, even if it did mean doing without some things sometimes.

I tell you there's no use in mincing matters; if you're hard up and want to get on you'll all have to pull together. Living in the country may be made cheaper than living in town, but most likely at first it's going to cost you more—unless you just make up your mind and stick to it that you are not going to talk about economizing but are going to do it—are going to live for a while on milk and eggs and vegetables and soup meat and fruit and berries, with chicken for Sunday dinners late in the season. That's the way to get a start—that's the way we did it.

We moved into our two-room home before the sides were boarded up over the annex, on May 27, 1902. I shall never forget the date; it marked a point in my life that meant as much to me as sighting land did to Columbus.

We bought a good cow for $57 of the $165 and spent $12 more for chickens—hens and roosters, good stock but not fancy stock at first. I got some wire and had finished a chicken yard before we finished the house.

Our cow supplied us with milk and butter and curd, plenty for all but none to sell, for we wished the children as well as the grown folks to have all they wanted. Although she did not bring us in any money that cow was one of our best assets. Of course I had to buy foodstuff for her and rent pasture that first summer; but the pasture of a neighbor only cost me $1.25 a month, and that and the feed together weren't nearly as much as our former milk and butter bill. And you ought to have seen the way those kids began to grow!

For beginners we had good success with the chickens from the first. Eggs and later chickens often helped us get beefsteak and bacon and sugar at the grocery. There was always a sale for fresh eggs.

I never did like chickens much, except on the table, and I found that it meant a lot of trouble to raise them—cleaning out chicken houses, whitewashing, picking up little chicks out of the rain, feeding them when my wife could not—there's a lot of little measly work about them. As for milking, I don't hanker after it, not a bit.

But I don't mind that kind of work so much now, and even at first it did not seem so bad as I had thought; for with each part of the work, no matter how much I hated it, came the relieving thought that I was supporting my family. You don't know how good that makes a man feel unless you've been knocked out of all chance of doing it—even when you would gladly have worked fourteen hours a day.

Our place wasn't pretty to look at that first summer; I had too much work to do and we had begun too late to get it in shape. But you would have been surprised to see how much of Minnie's ten dollars we saved each week, after getting a little start with the garden and chickens and cow.

We Decided That Perhaps an Acre and a Half Could Go Into the Front and Side Yards

On the whole, we had a good garden even that first summer and lived largely off of it. Early that spring, when most of my time was taken up helping round the building, I used to get seed catalogs and read them going in and out on the cars, and I would often stay out late and talk to the neighbors about their gardens, and work round and plant things. My garden was well planted, and we had radishes, lettuce and green onions in eating order by the time we moved out.

In studying those seed catalogs I was struck with the fact that my old apple trees seemed a sort of valuable calendar for planting, for the catalogs urged me to plant my beans, beets, carrots, celery, parsnips, squash and late tomatoes "when the apple is in bloom."

That phrase came so often in my reading as I went in and out on the cars, that the noise of the wheels for a while got to buzzing the rhyme:

When the apple is in bloom,
When the apple is in bloom,
Beans and squash and beets and parsnips,
When the apple is in bloom!

My old apple trees didn't do much that first year, though they did bloom enough to announce planting time; and we got plenty of knotty, wormy apples to pick over carefully and work up into apple sauce, dumplings and pies, which helped a lot.

I gradually cut out the dead wood and used it for fuel, and had a man who knew his business trim up the trees. Then I worked about them, scrubbed the trunks with a certain highly recommended mixture, and sprayed the trees the next spring, with the result that the second year I got a fairly good crop of fairly good apples. I tell you it pays to work well over the few things you have on a small country place.

We hadn't much fruit, but we got some cheap from the neighbors and put up a quantity of canned stuff for winter use—canned fruits and vegetables, preserves and pickles. We saved plenty of dried beans and butter beans, and had some potatoes and cabbage that helped out greatly in the fall and early winter; and we had a bed of kale for winter greens.

I got a surprising amount of work done even that first summer, although I was a green city chap with a game leg. At each side of the garden I had a little bench shaded by a few sticks of arbor covered with bean vines, which made a cool resting place. I could work for half an hour or an hour, and then sit down and rest ten minutes. I had seven or eight of those little benches scattered about the place, each under shade; and no matter where I was I could rest a little when my game leg got too tired, and then go on working. Unless you've tried it you can't imagine how much work you can get done in that way.

Hedges and Fences

I MAY say here that the change to the country helped my wife's spirits too. She saw possibilities for me, took fresh heart, and became not less sympathetic but less waily.

Now don't misunderstand me—I love my wife and she's a great help. But she's ten times more of a help as a cheerer—entering enthusiastically into my plans, exulting in my little two-by-four successes, and believing in me as she sees me doing a little something that counts—than she ever was as a sympathetic wailer.

I thought much that first summer about tree-planting and decorative improvement—those are Arch's words—of the place, but could do little toward it until fall. Then, owing to the amount we had saved out of Minnie's ten a week, we were able to do considerable.

I talked things over with Arch—he used to come out every once in a while and take supper with us. I finally decided to grade down the front of our place neatly to the county road, for our land was about three feet higher than the road, sod that grade with blue grass, and make the front fence—about two hundred and fifty feet across—of privet hedge, supported by wire, turned in at the center in a graceful curve to a large entrance gate.

That entrance gate was at first of wood, hung between two rustic wooden posts. However, before the hedge got its growth I managed to get two pillars made of blocks of rough-dressed stone, had them half-covered with small-leafed English ivy, and had a substantial front gate of iron and wire put up, which was painted green to match the ivy. But I am going too fast; the new posts and gate came at the end of the third year.

The privet hedge cost something, but not much more than a good board fence would have cost, and it looked classy—gave a tone to our place that was worth a good deal. I prepared the soil and helped plant it with great care. We liked the effect and promise of the hedge so much that we extended it back a hundred feet from the road on each side as a side division fence, which added still more classiness.

Those first wooden front gateposts I covered with willow saplings about an inch and a half thick, cut from a neighbor's place. This neighbor was glad for me to clean up for him all the underbrush and second-growth stuff I would, and I also got enough material for a large rustic trellis

(Continued on Page 44)

FIVE THOUSAND AN HOUR

Johnny Gamble is Introduced to Feminine Finance

By George Randolph Chester

ILLUSTRATED BY HENRY RALEIGH

ANY friend of Mr. Russel's is welcome, I am sure," declared Miss Purry, passing a clammy wedge of a hand to Johnny Gamble, who felt the chill in his palm creeping down his spine. "Of the Maryland Gambles?"

"No; White Roads," replied Johnny cheerfully. Miss Purry's chiseled smile remained, but it was not the same. "I came to see you about that vacant building site, just beyond the adjoining property."

Miss Purry shook her head.

"I'm afraid I could not even consider selling it without a very specific knowledge of its future." And her pale green eyes took on a slightly deeper hue.

Val Russel stifled a sly grin.

"This was once a very aristocratic neighborhood," he informed Johnny with well-assumed sorrow. "Miss Purry is the last of the fine old families to keep alive the traditions of the district. Except for her influence, the new-rich have vulgarized the entire locality."

"Thank you," cooed Miss Purry. "I could not have said that myself, but I can't hinder Mr. Russel from saying it. Nearly all of my neighbors tried to buy the river-view plot, about which you have come to see me: but I did not care to sell—to them."

Her emphasis on the last two words was almost imperceptible, but it was there; and her reminiscent satisfaction was so complete that Johnny, who had known few women, was perplexed.

"If all the old families had been as careful the Bend would not have deteriorated," Val stated maliciously, knowing just how to encourage her. "However, the newcomers are benefited by Miss Purry's resolve—particularly Mrs. Slosher. The Sloshers are just on the other side of the drive from the vacant property, and they have almost as good a river view as if they had been able to purchase it and build upon it in the first place."

The green of Miss Purry's eyes deepened another tone.

"Mr. Slosher, who is now in Europe, was almost brutal in his determination to purchase the property," she stated with painful repression. "The present Mrs. Slosher is a pretty doll, and he is childishly infatuated with her; but his millions cannot buy everything she demands."

Ignorant of social interplay as Johnny Gamble was, he somehow divined that William G. Slosher's doll was the neighborhood reason for everything.

"I Came to See You About That Vacant Building Site"

"If you were only certain of what you intend to build there ——" she suggested, to break the helpless silence.

"I have an apartment house in mind," he told her.

"That would be very large and very high, no doubt," she guessed, looking pleased.

"It's the only kind that would pay," Johnny Gamble hastily assured her. "It would be expensive—no suite less than three thousand a year and nobody allowed to do anything."

"I'll consider the matter," she said musingly.

"What about the price?" asked Johnny, whose mind had been fixed upon that important detail.

"Oh, yes—the price," agreed Miss Purry indifferently; "I've been holding it at two hundred thousand. I shall continue to hold it at that figure."

"Then that's the price," decided Johnny. "Can't we come to an agreement now?"

"Tomorrow afternoon at three," she dryly insisted.

He saw that she meant tomorrow afternoon at three.

"Can't I arrange with you for a twenty-four-hour option?" he begged, becoming anxious.

"I shall not bind myself in any way," she declared. "Tomorrow afternoon at three."

"That's a beautiful piece of property," commented Johnny as they drove by. "By George, the apartment house will shut those people off from the river!"

"That's the only reason she'd be willing to sell," replied Val. "What set you hunting up this property?"

"The De Luxe Apartments Company intends confining its operations to this quarter. They'll go scouting among the listed properties first—and they may not find this one until I am asking them two hundred and fifty for it."

He Thought That Her Finger Quivered and Her Cheek Paled—But These Were Dreams, He Knew

II

JOHNNY GAMBLE, always prompt, was ahead of time at the final committee meeting of the Babies' Fund Fair, but Constance Joy did not seem in the least surprised at his punctuality.

"I was in hopes you'd come early," she greeted him. "I want to show you the scoreboard of your game."

"Honest, did you make one?" he asked, half incredulous of his good fortune, as she led the way into the library; and his eyes further betrayed his delight when she showed him the scoreboard itself.

"See," she pointed out, "you were to make five thousand dollars an hour for two hundred working hours, beginning on April twenty-second and ending May thirty-first."

Johnny examined the board with eager interest. It was ruled into tiny squares, forty blocks long and seven deep.

"I want to frame that when we're through," he said, admiring the perfect drawing.

"Suppose you lose?" she suggested, smiling to herself at his unconscious use of the word "we."

"No chance," he stoutly returned. "I have to paste a five-thousand-dollar bill in each one of those blocks."

"You've kept your paste-brush busy," she congratulated him, marveling anew at how he had done it, as she glanced at the record which she had herself set down. "I have the little squares crossed off up to two hundred and sixty-five thousand dollars."

"The money's in Loring's bank," he cheerfully assured her. "That pays me up to next Tuesday, May second, at two o'clock. This is two o'clock, Thursday. I have twenty-four working hours to loaf."

"Lazy!" she bantered him. "That isn't loafing time; it's only a safety margin."

Her eagerness about it pleased Johnny very much. When he had his million he intended to ask her to marry him; and it was pleasant to have her, all unaware of his purpose, of course, taking such an acute interest in this big game.

"If a man plays too safe he goes broke," objected Johnny seriously, still intent upon the diagram however. "I notice that none of these Sundays or Saturday afternoons have money in them. According to my plan I also allowed for two possible holidays; but why are those two special days left white?"

"Well," hesitated Constance, flushing slightly, "May thirtieth is Decoration Day; and then I allowed for a possible birthday."

"Birthday?" he repeated, perplexed. "Whose?"

"Oh, anybody's," she hastily assured him. "You can move the date to suit. You know you said you weren't going to work on Sundays, evenings, holidays or birthdays."

"I have but one birthday this year, and it comes in the fall," he answered, laughing; then suddenly a dazzling light blinded him. "It's the scorekeeper's!" he guessed.

In spite of all her efforts to prevent it Constance blushed furiously. "I had intended to give a little party on the nineteenth," she confessed.

"I'm coming!" he emphatically announced.

Aunt Pattie Borden swept into the room, and Johnny immediately felt that he had on tight shoes. He had once made a fatal error before Aunt Pattie; he had confessed to having been a voter before he owned a dress suit.

Paul Gresham arrived, and Aunt Pattie was as the essence of violets. Paul, though American-born, was a second cousin of Lord Yawpingham. He was to marry Constance. True, Constance had not yet said so, but she must. She would lose the million dollars left her by Aunt Gertrude if she did not. Johnny and Paul sat and inwardly barked at each other. Johnny almost barked outwardly.

Val Russel and Bruce Townley came, and everybody breathed a sigh of relief.

"Well, Johnny," said Val, "I just now saw your newest speculation driving down the Avenue in a pea-green gown and a purple hat."

"I never had a speculation like that," denied Johnny.

"Sounds like a scandal," decided Bruce Townley.

"You might as well tell it, Val," laughed Constance with a mischievous glance at Johnny.

"It hasn't gone very far as yet," replied Val, enjoying Johnny's discomfort, "but it promises well. Johnny and I called upon a wealthy spinster, away up on Riverside Drive, this morning ostensibly to buy real estate."

Val, leaning his cheek upon his knuckles with his middle finger upon his temple, imitated Miss Purry's languishing air so perfectly that Aunt Pattie and Gresham, both of whom knew the lady, could see her in the flesh—or at least in the bone.

"'Ostensible' is a good word in that neighborhood," opined Gresham lightly. "Were you trying to buy Miss Purry's vacant riverfront property?"

Notwithstanding his seeming nonchalance Gresham betrayed an earnest interest which Constance noted, and she turned to Johnny with a quick little shake of her head, but he was already answering, and she frowned slightly.

Mrs. Follison arrived, and after her the balance of the committee came trooping by twos and threes, a bright, busy, chattering mob which stopped all personal conversation.

Last of all came Polly Parsons, accompanied by Ashley Loring and Sammy Chirp and by the fluffy little orphan whom she had been keeping in school for the past three years.

"I know I'm late," declared Polly defiantly; "but I don't adopt a sister every day. I stopped at Loring's office to do it, and I'm so proud I'm cross-eyed. Sister Winnie, shake hands with everybody and then run out in the gardens with Sammy."

Dutifully Winnie, in her new rôle of sister, shook hands with everybody and clinched their friendship with her wide blue eyes and her ingenuous smile; and, dutifully, Sammy Chirp, laden with her sun-hat and parasol and fan, her vanity box and lace handbag, took her out into the gardens, and the proceedings began as they usually did when Polly Parsons arrived. Sub-committees took cheerful and happy possession of the most comfortable locations they could find, and Constance Joy walked Ashley Loring out through the side porch.

"There's a very cozy and retired seat in the summer house," she informed him. "I wish to have a tête-à-tête with you on a most important business matter."

"You may have a tête-à-tête with me on any subject whatsoever," laughed Loring. "I suppose it's about those Johnny Gamble attachments however."

"It's about that exactly," she acknowledged. "What have you learned of the one for fifty thousand dollars which was attempted to be laid against Mr. Gamble's interest in that hotel property yesterday?"

"Very little," he confessed. "It was the result of a suit brought in an obscure justice's court against the Gamble-Collaton Irrigation Company."

"Mr. Gamble did not know that his former firm owed such an amount, I suppose," she conjectured.

"Certainly not," replied Loring. "It was brought by a cheap loan shark, named Jacobs, on a note for money supposed to have been borrowed by Collaton to carry on the Western work."

Constance nodded. "Fraudulent probably," she guessed.

"I think so myself," agreed Loring. "The summons was served on Collaton, who confessed judgment, and the attachment was issued. Trouble is, nobody can locate the Gamble-Collaton books."

"Perhaps they have been destroyed," mused Constance.

"I doubt it," returned Loring. "It would seem the sensible thing to do; but, through some curious psychology which I cannot fathom, crooks seldom make away with documentary evidence."

"Who is helping Mr. Collaton?" asked Constance abruptly after a little silence.

"I do not know," answered Loring promptly, looking her squarely in the eye.

"Some one of our mutual acquaintance," she persisted shrewdly.

"Twice, now, attachments have been served on Mr. Gamble when the news of his having attachable property could only have come from our crowd."

They had turned the corner of the lilac screen and found a little summer house occupied by Sammy and Winnie, and the low, mellow voice of Winnie was flowing on and on without a break.

"It's the darlingest vanity purse I ever saw," she babbled. "Sister Polly bought it for me this morning. She's the dearest dear in the world! I don't wonder you're so crazy about her. How red your hand is next to mine! Madge Cunningham says that I have the whitest and prettiest hands of any girl in school—and she's made a special study of hands. Isn't that the cunningest sapphire ring? Sister Polly sent it to me on my last birthday; so now you know what month I was born in. Jeannette Crawley says it's just the color of my eyes. She writes poetry. She wrote some awfully sweet verses about my hair. 'The regal color of the flaming sun,' she called it. She's dreadfully romantic; but the poor child's afraid she never will have a chance on account of her snub nose. We thought her nose was cute though. Miss Grazie, our professor of ancient history, said my nose was of the most perfect Greek profile she had ever seen—just like that on the features of Clytie and with just as delicately formed nostrils. We set the funniest trap for her once. Somebody always told the principal when we were going to sneak our fudge nights, and we suspected it was one of the ugly girls - they're always either the sweetest or the meanest girls in school, you know. We had a signal for it, of course—one finger to the right eye and closing the left; and one day, when we were planning for a big fudge spree that night, I saw Miss Grazie watching us pass the sign. There isn't much escapes my eyes. Sure enough, that night Miss Porely made a raid.

"Well, on Thursday, Madge Cunningham and myself, without saying a word to anybody, stayed in Miss Grazie's room after class and gave each other the fudge signal; and sure enough, that night ——"

Constance and Loring tiptoed away, leaving the bewildered Sammy smiling feebly into the eyes of Winnie and floundering hopelessly in the maze of her information.

"I'll Give You Until Tomorrow Night to Secure Your Highest Offer and Then I'll Add Five Per Cent to It"

"I have it," declared Constance. "That lovely little chatterbox has given me an idea."

"Is it possible?" chuckled Loring. "Poor Sammy!"

"He was smiling," laughed Constance. "Here comes the chairman of the floorwalkers' committee."

Gresham, always uneasy in the absence of Constance who was too valuable a part of his scheme of life to be left in charge of his friends, had come into the garden after them on the pretext of consulting the general committee.

"Do you know anything about the Garfield Bank?" Constance asked Gresham in the first convenient pause.

"It is very good so far as I have heard," he replied after careful consideration. "Are there any rumors out against it?"

"Quite the contrary," she hastily assured him. "It is so convenient that I had thought of opening a small account there. Mr. Gamble transferred his funds to that bank today—and if he can trust them with over a quarter of a million I should think I might give them my little checking account."

When they were alone again Loring turned to her in surprise.

"I have Johnny's money in my name. I didn't know he had opened an account with the Garfield Bank," he wondered.

"Neither did I," she laughed. "I told a fib! I laid a trap!"

III

MR. GAMBLE, upon his arrival the following afternoon, found Miss Purry very coldly regretful that she had already disposed of her property for a working girls' home, at a hundred and seventy-five thousand dollars, having made a twenty-five-thousand-dollar reduction by way of a donation to the cause. Johnny drove back into the city rapidly—for he was now only sixteen hours ahead of his schedule. He was particularly out of sorts because Miss Purry had mentioned that the De Luxe Apartments Company had been after the plot. It is small satisfaction to a loser to have his judgment corroborated.

There was a Bronx project, involving the promotion of a huge, exclusive subdivision, which he had hoped to launch; but during his call upon Miss Purry that scheme went adrift through the sudden disagreement of the uncertain Wobbles brothers who owned the land. It was a day of failures; and at four o'clock he returned to the office and inscribed, upon the credit side of his unique little daybook, the laconic entry:

"April 28. Two flivvers. $0."

Loring, pausing behind him and looking over his shoulder, smiled—and added a climax. "Jacobs attached your account at the Garfield Bank today on that fifty-thousand-dollar note."

"That's my first good laugh today," returned Johnny. "I have no funds there."

"Gresham thought you had," said Loring quietly. "A trap was laid to make him think so, and he walked right into it."

"As soon as I have any place to keep a goat I'll get Gresham's," declared Johnny. "So he's really in on it."

"He's scared," stated Loring.

"I hope he's right," returned Johnny. "I do wish they'd let me alone, though, till Thursday, June first."

On Saturday, the twenty-ninth, and on Monday, the first of May, Johnny Gamble was compelled reluctantly to enter "flivvers" against his days' labors, and on Tuesday at two o'clock Constance called him up.

"Guilty!" he acknowledged as soon as he heard her voice. "I'm caught up with my schedule. At four o'clock I'll be ten thousand dollars behind. Everything I touch crawls right back in its shell."

"They'll come out again," she encouraged him. "I didn't call you up, as your scorekeeper, to tell you that from this hour you will be running in debt to yourself, but that one of your projects has come to life again."

"Which one is that?" he eagerly inquired.

"The property owned by that lady on Riverside Drive. I see by this morning's paper that the working girls' home is not to be built. I suppose you already know it however."

"I overlooked that scandal," he confessed. "Wasn't the building to be ugly enough?"

"This was a little obscure paragraph," she told him. "It was rather a joking item, based upon the fact that there is a great deal of ill feeling among the neighbors, who clubbed together and bought the option to prevent a building of this character from being erected. I'm so glad you didn't know about it!"

Her enthusiasm was contagious. Johnny himself was glad. It seemed like a terrific waste of time to have to wait a month before he could tell her what he thought of her; but he had to have that million!

"You're a careful scorekeeper," he complimented her. "I'll go right after that property. Does the item say who controls it now?"

"I have the paper before me. I'll read you the names," she returned with businesslike preparedness: "Mr. James Jameson-Guff, Mr. G. W. Mason, Mr. Martin Sheats, Mr. Edward Kettle."

"All the neighbors," he commented. "They don't like honest working girls, I guess. That's a fine crowd of information you've handed me. I ought to give you a partnership in that million."

"You just run along or you'll be too late!" she urged him. "I'll take my commission in the five-thousand-dollar hours you donate to the Babies' Fund Fair. By-the-way, from whom do you suppose that option was purchased?"

"Gresham?" inquired Johnny promptly and with such a thrill of startled intensity in his tone that Constance could not repress a giggle.

"No; James Collaton," she informed him. "That's all the news. Hurry, now! Report to me, won't you, as soon as you find out whether you can secure the property? I haven't made an entry on my scoreboard since last Wednesday night. Goodby."

"Goodby," said Johnny reluctantly; but he held the 'phone open, trying to think of something else to say until he heard the click which told him that she had hung up.

Last Wednesday night! Why, that was the night he had given the dinner in celebration of his passing the quarter-of-a-million mark; and after he had taken her home from the dinner she had sat up to rule and mark that elaborate scoreboard! Somehow his lungs felt very light and buoyant.

Collaton, though? How did he get into the deal? Suddenly Johnny remembered Val Russel's joking at the committee meeting. Gresham again!

"Loring, I don't think I can wait till June first to get after the scalps of Gresham and Collaton," he declared as he prepared to go out. "I want to soak them now."

IV

JAMES JAMESON-GUFF, so christened by his wife, but more familiarly known among his associates as Jim Guff, received Johnny Gamble with a frown when he understood his errand.

"You're too late," he told Johnny. "We've turned the option over to our wives to do with as they pleased. We're to have a swell yacht club out there now. I think that's a graft too!"

"If you get stung again, Mr. Guff, let me know," offered Johnny, "and I'll have you a bona-fide apartment-house proposition in short order."

"Nyagh!" observed Mr. Guff.

Johnny dutifully reported to his scorekeeper the result of his errand and, that evening, to explain it more fully he went out to her house; but he found Gresham there and nobody had a very good time.

On the following morning he saw in the papers that the Royal Yacht Club, a new organization, the moving spirit of which was one Michael T. O'Shaunessy, was to have magnificent headquarters on Riverside Drive—and he immediately went to see Mr. Guff. Mike O'Shaunessy was a notorious proprietor of roadhouses and "clubs" of shady reputation, and there was no question as to what sort of place the Royal Yacht Club would be.

Mr. Guff was furious about it.

"I knew it," he said. "The women have just telephoned me an authorization to send for this Jacobs blackguard and buy back the option."

"Jacobs?" inquired Johnny. "Not Abraham Jacobs?"

"That's the one," corroborated Guff. "Why, do you know him?"

"He is a professional stinger," Johnny admitted. "He stung me, and Collaton helped," answered Gamble, linking things together in his own mind.

"I've no doubt of it," responded Guff. "It was a put-up job in the first place. By-the-way, Gamble, you used to be in partnership with Collaton yourself."

"That's true enough," admitted Johnny. "Possibly I'd better give you some references."

"Give them to the women," retorted Guff.

An hour later Johnny 'phoned Guff.

"Did you repurchase the option from Jacobs?" he inquired.

"Yes!" snapped Guff, and hung up.

The facts that the De Luxe Apartments Company was hot after the property and that he himself was now four hours behind his schedule, with nothing in sight, drove Johnny on, in spite of his dismal forebodings.

Mrs. Guff he found to be a hugely globular lady, with a globular nose, the lines on either side of which gave her perpetually an expression of having just taken quinine. In view of her recent experiences she was inclined to call the police the moment Johnny stated his errand, but he promptly referred her to some gentlemen of unimpeachable commercial standing. She coolly 'phoned them in his presence and was satisfied.

"You must understand, however," she said to him severely, "the only way in which we will release this option is that nothing but a first-class apartment house, of not less than ten stories in height and with no suites of less than three thousand a year rental, shall be erected."

"I'll sign an agreement to that effect," he promptly promised.

"And how much do you offer us for the property?"

"Two hundred thousand," he returned, making a conservative guess at the amount they must have paid for the two options.

A deepening of the quinine expression told him that he had undershot the mark.

"Two hundred and ten thousand," he quickly amended.

A chocolate-cream expression struggled feebly with the quinine; and Johnny, who could translate the lines of the human countenance into dollars and cents with great accuracy, knew instantly that their two options had cost them thirty thousand dollars, and that he was offering the four ladies a profit of one thousand two hundred and fifty dollars' worth of gowns or diamonds each.

"That will be the most I can give," he still further amended. "I am prepared to write you a check at any moment."

"I think I can call a meeting at once," she informed him, and did so by 'phone.

Mrs. Sheats, who came over presently, was an angular woman who kept the expression of her mouth persistently sweet, no matter what her state of mind might be; and she was very glad indeed that, so long as Miss Purry insisted upon permitting a building of any sort to be erected opposite the Slosher residence, they were protecting that estimable lady in her absence by insuring a structure of dignity and class.

Mrs. Kettle, who was a placid lady of mature flesh and many teeth, and who carried ounces upon ounces of diamonds without visible effort, bewailed the innovation which Miss Purry was forcing upon them, but felt a righteous glow that, under the circumstances, they were doing so nobly on behalf of Mrs. Slosher.

Mrs. Mason, who was a little, dry, jerky woman whose skin creaked when she rubbed it, whose voice scratched and whose whole personality suggested the rasp of saw-filing, was by her own confession actuated by less affectionate motives.

"I'm glad of it!" she snapped. "Mrs. Slosher is always talking about their superb river view and the general superiority of the Slosher location, the Slosher residence, the Slosher everything! I'm glad of it!"

The other ladies felt that Mrs. Mason was very catty.

At four o'clock that afternoon Johnny entered in his book:

"May third. To seven hours nine hours behind schedule $35,000. To Purry speculation, $210,000."

To offset this was:

"May third. To a chance, $0."

V

SITTING tight and watching the hands of his watch go round, with a deficit of five thousand dollars an hour piling up against him, was as hard work as Johnny Gamble had ever done; and yet he knew that, if he succumbed to impatience and went to the De Luxe Apartments Company before they came to him, he would relinquish a fifty per cent advantage. He saw another day slipping past him, with a total deficit of sixteen hours behind his schedule—or an appalling shortage of eighty thousand dollars—when, at one o'clock on Thursday, the expected happened—and a brisk little man, with a mustache which would have been highly luxuriant if he had not kept it bitten off as closely as he could reach it, dropped in, inquired for Loring, jerked a chair as close to him as he could get it and said, in one breath:

"Want to sell your river-view property?"

"Certainly," replied Loring, in whose name the property stood. "Mr. Gamble is handling that for me. Mr. Chase, Mr. Gamble."

Mr. Chase, holding on to his chair, jumped up, hurried over to Johnny and once more jerked the chair close up.

"How much do you want for it?" he asked.

"Two hundred and seventy-five thousand."

"Too much. I understand it's restricted to apartment-house purposes alone?"

"Yes."

"Not less than ten stories and a minimum rental of three thousand dollars a suite?"

"Yes."

"You can't sell it for that price with those restrictions."

"We can build on it," replied Johnny calmly.

"You won't," asserted Mr. Chase with equal conviction. "You bought it to sell. I'll give you two hundred and fifty thousand."

"No," refused Johnny quite bravely, though with a panicky feeling as he thought of that appallingly swift schedule.

"All right," said Chase. "I'll hold the offer open at that figure for forty-eight hours. I think you'll come to it."

"I doubt it," responded Johnny, smiling; but he was afraid he would.

In less than an hour he received an unexpected call from Mrs. Guff, who was in such secret agitation that she quivered like jelly whenever she breathed.

"Mr. Guff and myself have decided to take Miss Purry's river-view property off your hands," was the glad tidings she conveyed to him, smiling to share his delight. "We can't think of letting that river view slip by us."

"I'm glad to hear it," he announced with gratification, as he thought of Mr. Chase. "Have you secured the consent of your partners in the option to waive the apartment-house requirements?"

"Oh, no!" she ejaculated, shocked that any one should think that possible. "We have decided to build the apartment house and to live there."

"To live there!" he repeated, remembering the elaborate Guff residence.

"Yes, indeed!" she enthusiastically exclaimed. "You know the property slopes down to the river beautifully, and exquisite private terraced gardens could be built there. We could take the entire lower floor of the apartment building for ourselves, with a private driveway arched right through it; and we could take the first three floors of the rear part for our own use, with wonderful Venetian balconies overlooking the terraces and the river. The remaining apartments would have entrances on the two front corners, leaving us all the effect of a Venetian palace. Don't you think that's clever?"

"It is clever!" he repeated with smiling emphasis, and mentally raising Chase's ultimatum ten per cent.

"I suppose you'll want to charge us more for the property than you paid for it," she suggested with a faint hope that maybe he might not, since he had bought it so recently—and through them.

(Continued on Page 61)

"She's Dreadfully Romantic; But the Poor Child's Afraid She Never Will Have a Chance on Account of Her Snub Nose"

THE BIG IDEA

By WILL PAYNE

ILLUSTRATED BY F. R. GRUGER

BITING A BITER

MANUFACTURERS: Can you use more capital to advantage? Do you want to double your output? If you are a going concern, with fair credit, manufacturing any article of general use, we can supply you with additional capital to any reasonable amount and double your output. Don't delay!"

Twice before, E. Addison Humphrey had noticed this announcement printed in bold type on the want-ad page of the Big Rapids Express. He was a going concern, manufacturing an article of general use—to wit, a patent wooden oven. Naturally he wanted to double his output and he needed more capital quite badly.

"It's perfectly ridiculous!" he grumbled to his wife. "Here's no end of business waiting to be done—no end of people ready to buy my ovens; but I can't make any more ovens without enlarging my plant and I can't sell any more ovens without more working capital. If I enlarge the plant I won't have any more working capital, and if I have more working capital I can't enlarge the plant. For lack of about fifty thousand dollars I keep tripping myself up and falling on my nose."

The first time he read the advertisement, however, it sounded so much like a fairy tale that he merely wondered what the game might be. The second time it made a more lasting impression. The third time he dropped a note to the address given—a post-office box in Chicago. At any rate, he told himself, that would cost only a two-cent stamp.

Five days later he received a brief, businesslike reply on the neatly engraved letter-head of Halleck & Company, Bankers, at an address on Dearborn Street, Chicago. The reply said that, having looked up the Humphrey Wooden Oven Company and found it met their requirements, Mr. Halleck would take pleasure in calling upon Mr. Humphrey at Vale the following Thursday.

Mr. Halleck's double chin was considerably bigger than his chin proper. This feature, together with a flat nose and unusually protuberant brown eyes set low in the sloping expanse of head, gave him an odd resemblance to a frog. His manner, however, was unassuming, candid and amiable.

"How much additional capital could you use to advantage, Mr. Humphrey?" he inquired as soon as he had introduced himself at the oven inventor's modest little office.

"A hundred thousand dollars," Addison replied—although his dearest dream was really fifty thousand.

"We can get it for you," said Mr. Halleck complacently. Clasping his fat hands across his ample stomach he added with a good-natured smile: "Probably you'd like to know how we're going to do it. How many inhabitants are there in this town, Mr. Humphrey?"

Addison did not see the connection, but replied that the population of Vale was about fifteen hundred.

"Go over 'em in your mind, Mr. Humphrey," the banker counseled, "and tell me how many you can pick out that have got anywhere from five to twenty-five thousand dollars in such shape that they can lay their hands on it and at the same time are not engaged in any very strenuous business—I mean retired farmers, fellows with a little stake who are only puttering round, and so on."

"Why, I suppose I could pick out a dozen," Addison replied after a minute's reflection.

"Exactly," said Mr. Halleck. "It's the same way in every little town and medium-sized town all over the United States, Mr. Humphrey. This is a mighty rich country and Wall Street ain't got it all by a long shot—not yet. The country's full of fellows with a little stake who've got plenty of leisure—retired farmers and so on. It's our business to find those fellows. Here you are, located in Vale, with a fine, promising business that only needs more capital and a larger outlet to make a big success. Here's John Smith, of Vale, with five thousand dollars that he's getting six or seven per cent on and nothing very much to do. He wouldn't invest his five thousand dollars with you—not in a million years! He sees your plant every day—sees you every day. Probably he thinks you're punk. He wouldn't invest with you. We tell him about a plant to make onion oil down in Texas—a fine, promising business that only needs a little more capital and a bigger outlet to make a big success. He'll go right in for that. The Texas man, next door to the onion plant, will go right in for your wooden-oven business up here in Vale. That's human nature, Mr. Humphrey."

"By Jolly! Jimmy Wickette Has Went and Hung Himself!"

"Well, sir, I guess you're right about that," said Addison who, in fact, had been led to the same conclusion by his own experience in attempting to raise capital at home.

"Now, you take the fellows I'm speaking about, Mr. Humphrey," the banker continued placidly—"the retired farmer who's had to fight hail and drought and chinch bugs, and so on; the fellow who's made a little stake and sold out and is puttering around—that fellow, the world over, thinks a regular salary is a passport to the earthly paradise. There are a million men in the United States, Mr. Humphrey, who'd rather be postmaster at a thousand dollars a year than be President. How many men are there here in Vale who think a regular salary of a hundred dollars a month is the same thing as owning the mint?"

"Well, a good many, no doubt," said Addison who again didn't see the connection.

"Exactly; so here's what we do," said Mr. Halleck—puffing gently, for he had stooped over and lifted a silver-bound morocco case from the floor: "We sell a man five thousand dollars' worth of stock in your company and we give him the agency for the sale of your ovens in a certain district—say, a dozen counties, a Congressional district, a state—depending on population and so forth. We give him the agency in that district for ten years at a regular salary of a hundred dollars a month."

The inventor looked rather startled as he calculated that, if Mr. Halleck appointed twenty agents for him at a salary of a hundred dollars a month, the total salary charge would be twenty-four thousand dollars a year!

The banker, however, had taken a sheet of blue paper bearing a printed form out of the silver-mounted morocco case, and now offered it to the inventor, saying: "There's a sample contract." The document recited, in large, clear type, that blank company thereby appointed blank as its exclusive agent in blank territory for a term of ten years at a salary of one hundred dollars a month. Beneath, in small type, appeared various stipulations as to the duties of the company and of the agent. Among the latter was the following: "The agent agrees that his sales shall amount to at least twenty-five hundred dollars each month."

"You get the point?" Mr. Halleck observed with unruffled composure as Addison, having reached that clause, looked up at him. "If a man sells twenty-five hundred dollars' worth of your ovens in a month you can well afford to pay him a hundred dollars, for that would be a commission of only four per cent on his sales. If he don't sell twenty-five hundred dollars' worth you don't pay him the salary."

"I see," Addison murmured thoughtfully. "Do—er—do many of 'em read that clause before they sign?"

"Some do and some don't," Mr. Halleck replied placidly. "Some read it and object to it. In that case we say: 'Why, a live man ought to sell five thousand dollars' worth of these goods in a month. If you don't think you can sell twenty-five hundred dollars' worth you're not the man we're looking for. We want only live, energetic men.' After a man's been talked to in that strain a few minutes he usually swells out his chest like a pouter pigeon and signs right away. It's all straight and square and legal, Mr. Humphrey. It's fair enough too. Don't you think a live man ought to be able to sell twenty-five hundred dollars' worth of your ovens in a month?"

"Oh, sure! Sure he could!" Addison replied confidently. "Yes, sir; that oven will sell like hot cakes with the right man behind it!"

"Exactly," said Mr. Halleck complacently. "Well, then, we can get you what capital you need and we can get you a staff of good, live agents scattered over the country."

Addison paused a moment and inquired modestly: "What are your terms, Mr. Halleck?"

"Thirty-five cents," the banker replied as though that were rather a matter of course—"thirty-five cents on the dollar. We pay all expenses, you understand, and turn over to you sixty-five cents for every dollar of stock we place."

The arithmetical problem which these terms presented was so simple that Addison could have done it instantly in his head; but he worked it out on a sheet of paper because, for a moment, he couldn't think of anything else to do. If he issued a hundred thousand dollars of stock Halleck & Company would turn sixty-five thousand dollars over to him and retain thirty-five thousand for their services.

Mr. Halleck noticed the computation; and, as the inventor remained speechless, he observed calmly: "I believe you said you wanted to raise a hundred thousand dollars. In that case, of course, you would issue a hundred and fifty thousand dollars of stock. At sixty-five cents on the dollar it would net you ninety-seven thousand five hundred dollars."

"Seems to me," Addison ventured to suggest quite meekly, "thirty-five per cent is a pretty high commission." Indeed he felt curiously flattened out.

"For placing the stock of a practically unknown concern that's got nothing to speak of except prospects?" Mr. Halleck asked with good-natured sarcasm. "Where could you go to raise that amount of capital? Would your bank here help you to ninety-seven thousand dollars on any terms whatever? If your concern, Mr. Humphrey, was a hundred times bigger and better known than it is, and you went down to Wall Street to raise capital—and saw how they trimmed you there—you'd think we were amateurs!"

"Well, I suppose that's so—I suppose that's so," Addison assented.

"If we give you all the capital you need, Mr. Humphrey, and a new selling organization, and you can't win out against a thirty-five-per-cent commission, you might as well give up," said Mr. Halleck with perfect good nature.

"You're right there," the inventor assented heartily. He felt confident, indeed, that with plenty of capital he could win against anything. "But here's a difficulty, Mr. Halleck: I issue a hundred and fifty thousand dollars of new stock and you sell it. Then the control of the company will have passed out of my hands. Your people will hold a great majority of the stock."

This objection seemed really to surprise the banker.

"Why, of course, you wouldn't let control of the company pass out of your hands!" he said as though he were instructing an infant not to touch the hot stove. "If you issued a hundred and fifty thousand dollars of stock for me to sell you'd issue, say, two hundred thousand dollars to yourself, so you'd still have a majority of the stock."

The inventor looked rather embarrassed, realizing that Mr. Halleck must consider him very simple-minded; and the banker added indulgently: "You needn't deliver a dollar of stock to us until we've paid for it. You can send the stock to any bank in Chicago that you like, with

instructions to deliver it to us when we pay for it at the rate of sixty-five cents on the dollar. You take no chances whatever."

To that arrangement, certainly, there could be no objection; and after Mr. Halleck departed—with a contract duly signed, sealed and delivered—the principal doubt in the inventor's mind was as to whether the banker could really place the stock. That he was about to receive almost a hundred thousand dollars of capital seemed so much like going to a prince's ball in a magic coach with a fairy godmother that he could hardly believe it.

Mr. Halleck had mentioned thirty to sixty days as the period within which some returns might be expected. With delight, yet with doubt, Addison paced off the ground that would be occupied by the extension of his plant, drew up specifications, figured the cost of building and sent for estimates on the machinery. At the end of six weeks he received a terse, yet indescribably precious, notice from the Titanic National Bank of Chicago that Halleck & Company had taken up twenty thousand dollars of his stock, paying therefor thirteen thousand dollars, which sum lay to his credit in the bank.

Two days later he was notified that ten thousand dollars of additional stock had been taken up and paid for. By that time he had engaged, in Vale and near-by towns, three stonemasons, five bricklayers and four carpenters; he was wiring for carlots of building material and preparing to place a contract for new machinery.

Thereafter no week passed without bringing notice that Halleck & Company had taken up more stock and paid in more money to his credit. The vicinity of the oven plant was littered with stone, brick, mortar and lumber. Every morning before seven o'clock Addison was there to urge on the dozen workmen. Twice he ran over to Chicago on the night train to see with his own eyes how the new machinery was coming on. Hour by hour his dearest dream embodied itself in masonry, iron and wood. At last he was going to have an oven plant that would be something like. It was a very busy and a very happy time with him.

He had to have his breakfast at six o'clock. Frequently at noon he sent Lute Morrow uptown to get him a sandwich instead of going home to the midday dinner. Supper was more apt to be at eight o'clock than at the orthodox hour of six.

It was half past eight one evening in June. Mrs. Humphrey had already eaten and put the baby to bed. She sat at the table with her husband for company—noticing with solicitude that he was dead-tired as usual. He was very contented, however. At the rate they were going, he told her, the walls would be up within ten days. The machinery company promised to make a shipment by July fifteenth.

"That's good," she commented rather perfunctorily. "I hate to see you work so hard, Addy; and yet—well, thank Heaven, you're an honest man! I mean, if a man's making his money honestly his working hard doesn't matter. I heard a terrible thing today. Mrs. Wicketts has lost all her money."

"Why, how did that happen?" Addison inquired sympathetically.

"You know Jimmy has never been able to work much," Mrs. Humphrey continued gravely—Jimmy being the widow's grown son. "People here blame him for living on his mother and say he's lazy; but he's lame and half sick, and I don't believe he can work much. Maybe he isn't very bright, but he can't help that any more'n he can help being lame. It seems a concern down in St. Louis got hold of him through an advertisement. This concern appointed Jimmy agent for a company in Colorado that's making a new kind of berry crate. They gave him a contract by which he was to have a salary of a hundred dollars a month if he'd invest five thousand dollars in the company."

The fork slipped from Mr. Humphrey's nerveless hand and he gaped at his wife in helpless fascination. He had not deemed it necessary to tell her—or any one else in Vale—exactly how he was raising additional capital for his oven business.

"You know, all Mrs. Wicketts had was her little house and five thousand dollars in First National Bank stock," Mrs. Humphrey continued, her mind too absorbed in the story to notice her husband. "The bank stock paid eight per cent right along and she and Jimmy could just manage to live on that; but she sold her bank stock and put the money in this berry-crate concern. Of course it seemed a fine thing for Jimmy to earn a hundred dollars a month, besides getting dividends on the berry-crate stock; but the company has never paid him any salary, and down in the contract somewhere it says he isn't to have any salary unless he sells so many berry crates—a great many more than he's ever been able to sell. Then it seems the company has about ten times as much stock as it ought to have, so there isn't much prospect of dividends. Mrs. Wicketts has mortgaged her house for five hundred dollars. When that's gone goodness knows what's to become of them! The poor woman is almost crazy. Mr. Reimer tells her that, though the whole thing is a swindle, it's doubtful whether the law could touch the men; anyway, that would take money—and she hasn't any. You wouldn't think it possible there could be such villains in the world, Addy, would you?" she concluded sadly, looking round at her husband. "Oh! I'm sorry I told you, tired as you are!" she added quickly and contritely—for Mr. Humphrey had turned pale.

Halleck & Company had already placed seventy thousand dollars of his stock, paying forty-five thousand five hundred dollars therefor into the Titanic National Bank. He had actually spent fifteen thousand dollars of this money and was under binding obligations to spend twenty thousand dollars more in completing the extension to his plant and installing the machinery for which he had contracted. He might possibly call off the deal with Halleck & Company, return them the money they had paid in and require them to return his stock; but in that case he must raise thirty-five thousand dollars from some other source to cover the payments he had already made and contracted to make in extending the plant. What other source was there? He could see none.

A fortnight after this conversation at the supper table, Mrs. Humphrey secretly consulted their physician about her husband. His condition alarmed her, she said; he looked all tired out—she was sure he was breaking down from overwork; yet any suggestion from her that he ought to see the doctor or take a rest made him angry; that was the most alarming symptom of all—he had grown so irritable and morose she hardly knew him.

The next morning's mail brought Addison two familiar envelopes—one bearing the return card of the Titanic National Bank, the other that of Halleck & Company. They contained notice that additional stock had been placed and paid for. Altogether, Halleck & Company had now sold one hundred thousand dollars' worth of the stock in five-thousand-dollar lots.

"Twenty of 'em—twenty," the inventor muttered as he glowered down at the list of his new stockholders. "I wonder how many Mrs. Wickettses and Jimmy Wickettses there are in the bunch?" Whereupon something gave his heart a sharp twist and he thought despairingly: "Why didn't I stop 'em two weeks ago when they had sold only seventy thousand dollars of stock? Why didn't I? Why don't I stop 'em now?"

He really couldn't answer those damning questions—except that, seeing no way out of the muddle, he had just sat still in a kind of gloomy paralysis and let the muddle grow. Sounds of building penetrated his office, but they gave him no pleasure. Nowadays, instead of eating and almost sleeping on the building job, he left the workmen to themselves.

Presently he dropped back into his dull paralysis and mechanically took up the matters on his desk which required attention. A little later he was aware that Lute Morrow had shuffled into the office, but he was aware of it only as one whose mind is otherwise employed may be aware of a chair or like article of furniture near by. Sounds which indicated that Lute was deliberately helping himself to a seat and lighting a pipe made only a vague impression upon his mind. Formerly—since it was evident that Lute wouldn't work except when he felt like it—Addison had tried to have him do his loafing outside the office; but latterly he had given up even that rudimentary attempt at discipline.

A minute passed; then Lute himself broke the silence by remarking thoughtfully: "By jolly! By jolly!"

"What's the matter with you now?" Addison grumbled absently and unsympathetically.

"Well, sir," Lute replied very deliberately—"Well, sir—by jolly!—Jimmy Wicketts has went and hung himself! They just found him."

Quite as though it were a continuation of the task he had in hand, the inventor reached into a drawer, took out some telegraph blanks and wrote two messages: One, addressed to Halleck & Company, said: "Sell no more stock; have made other arrangements; will see you soon." The other was addressed to the Titanic National Bank and read: "Deliver no more stock to Halleck & Company."

"Take these over to the railroad station and send 'em off right away," he instructed Lute, handing him the messages.

Rising from his desk at the same time, he proceeded through the old plant to the new extension. The first workman he addressed was plainly astonished, but laid down his tools after a moment's conversation. Successive workmen were astonished also, but dropped their tools one by one as the inventor passed along. At the end of half an hour the place was silent and deserted.

The remainder of the day Addison spent in his office, sending out for a sandwich at noon; but his occupation had no direct connection with the wooden-oven trade. About four o'clock he called Lute Morrow into the office and bade him sit down.

"I want you to go to Big Rapids on the evening train," he explained. "In the morning, step into the first third-class office building you see and rent deskroom for a month. Then get some circulars and letter-heads printed. Here's the copy." He took up a number of sheets of pencil-written manuscript and for half an hour went on amplifying Lute's instructions. "Now, as soon as you rent deskroom wire me your address and telephone number; and stay right there, so I can reach you by wire or 'phone, until I see you again," he concluded.

Having finished the business with Mr. Morrow, the inventor walked home at a leisurely pace, reaching the house before five o'clock. Mrs. Humphrey naturally mentioned the tragic affair of Jimmy Wicketts.

"Yes; it's too bad!" he said. "I suppose he couldn't stand the idea of having lost his mother's money." He spoke sympathetically, yet with a certain serenity. His wife noticed, indeed, that the extreme nervous irritation which had alarmed her seemed to have left him; he was quite like his old self.

"We've knocked off work at the plant," he informed her. "There's been a delay about the machinery; so I've decided to take a little vacation." He even smiled good-naturedly over the statement. "I've been sort of run down and out of sorts lately. I'm going to skip up north and go fishing for a week."

Mrs. Humphrey was delighted; it was exactly what she had most wished; she had seen for quite a while that he was going to break down if he didn't take a rest.

Mr. Halleck Would Have Given Five Hundred Dollars for the Privilege of Greeting Mr. Humphrey With a Punch on the Nose

Workmen Dropped Their Tools One by One as the Inventor Went Along

"Go tomorrow—before anything can turn up to prevent," she urged.

"I think I can get away day after tomorrow," he replied. "I've got to fix up two or three little things first. I'm going over to see Joshua Reimer about one of 'em after supper."

It was pleasant walking along the quiet village street under the maple trees and the inventor felt more peaceful than for many days. Passing the Wicketts house he saw crape on the door and was solemn, but not afraid.

He found Mr. Reimer sitting with his wife on the porch. The portly old lawyer was in his shirtsleeves, and his ample feet, incased in well-worn carpet slippers, were comfortably elevated to the porch railing. He retained this easy pose as the inventor came up the steps; but when he perceived the significant wink and nod which Addison delivered over Mrs. Reimer's head he recalled that he had an errand at the barn.

The inventor accompanied him thither and in the June twilight the two sat down on the steps that led into the haymow. There Addison related his experience with Hulleck & Company, from the first reading of the advertisement to Luther P. Morrow's departure for Big Rapids.

"You see, I'm in a terrible fix," he concluded very soberly; "but I'm going to get out of it—even if I have to get into serious trouble with the Post-Office Department. Naturally I don't want to do that and I don't believe I'll have to. Probably it all depends—it all depends on whether the president of the Titanic National Bank is a human being. I've talked with him for half a minute a couple of times. He's a fat man and he looks human. I believe he is. Probably it all depends on that."

The lawyer plucked his grizzled goatee very thoughtfully.

"Well, you're taking a pretty long chance, Addy," he said gravely. "It's a pretty long chance. Still, the president of a big bank might be a human being—he might be."

The following evening Addison took the northbound train for his fishing expedition. He would change cars at Big Rapids, he told Mrs. Humphrey, but he didn't know just what part of the northern woods he would strike for. She mustn't mind if she didn't hear from him during the week.

His failure to leave an address proved excessively annoying to Halleck & Company. The afternoon of the third day following his departure that concern sent him a telegram, which, of course, was not delivered. The next forenoon they sent four telegrams—one addressed to Mr. Humphrey, one to Mrs. Humphrey, one to the First National Bank of Vale and one to Joshua Reimer, attorney. The three latter messages requested that E. Addison Humphrey's present address be sent by wire immediately. At two o'clock—after an hour and a half of painful waiting—Mr. Halleck managed to get long-distance telephone connection with Vale and informed Mrs. Humphrey that it was a matter of the most vital importance, both to himself and to Mr. Humphrey, that he should have the latter's address instantly. Mrs. Humphrey, however, received this exciting statement very coolly—Joshua Reimer having forewarned her that she mustn't pay the least attention to it. Mr. Halleck spent another hour getting telephone connection with Mr. Reimer, who thoughtfully advised him that, as nobody knew Humphrey's whereabouts, his best course would be to go to Big Rapids and ask all the conductors of northbound trains whether they had carried a passenger answering the inventor's description and at what point that passenger had alighted.

Mr. Halleck did, indeed, take a train—to Lurton; and by driving across the country he reached Vale at a quarter to six next morning, thus adding the loss of a night's sleep to his other afflictions. He noted at once that building operations had been suspended on the extension to the oven plant; but he failed to discover the least clue to the proprietor's whereabouts. He therefore took the noon train for Big Rapids; but what he learned there gave him no comfort and he returned to Chicago that night in a painful state of mind.

The next forenoon, however, he received a telegram from Mr. Humphrey dated at Big Rapids. It read: "Just arrived; hear you were inquiring for me; will go to Chicago tomorrow." The inventor also wired Joshua Reimer at Vale: "Meet me at Granger House, Chicago, half past nine tomorrow morning."

In the somewhat tarnished lobby of the Granger House, next morning, the lawyer and the inventor sat side by side. They had very little to say to each other and their occasional remarks were mainly of a casual, irrelevant character; but from time to time one or the other of them looked nervously at the big clock over the desk.

Addison at length gently cleared his throat and said quietly: "Well—it's ten minutes to ten. We may as well go."

The lawyer gave a little sigh and rose, with a vague notion that he would feel more comfortable if he were wearing his Masonic emblems, for he never went to funerals except as a member of that order.

In silence, shoulder to shoulder, they turned in at the monumental entrance of the Titanic National Bank and marched gravely up the broad marble steps. The big office of the bank was admired by many, but not by Mr. Reimer. His mind misgave and his heart sank as he looked about him. It was all white marble and bronze—beautiful, possibly, but quite cold and utterly dead. Here and there were benches, severe in design and of pure marble. Glancing at them, the lawyer almost whispered to his companion: "I suppose that's where they lay out the corpses." He forbore, however—remembering that Addison had enough depressing thoughts already.

In the president's anteroom Addison advanced to the bronze rail and gave his name and his companion's to the private secretary. Half a dozen men were there ahead of them, and for three-quarters of an hour—as one caller after another was admitted to the sanctum, while others were continually arriving—the gentlemen from Vale waited their turn. Meanwhile Mr. Reimer's heart sank lower. That there should be a real human being beyond the beautifully polished rosewood door on the other side of the bronze rail seemed to him extremely improbable.

The being—when their turn finally came—proved to be middle-aged, of a rather corpulent habit, bald and smooth-shaven, with eyes of a warm brown color in which Mr. Reimer thought he noticed a slight twinkle as Addison stepped up to the table. A twinkle, of course, would be very encouraging; and the room itself, with its paneled walls, rugs and fireplace, had a human suggestion; yet the president shook hands with him, upon Addison's introduction, in a perfectly wooden manner—quite as though his job consisted of shaking hands all day at five cents a shake.

"He's a Fat Man and He Looks Human"

Sitting at the president's table and leaning forward upon it, Addison rapidly and candidly recited his experience with Halleck & Company from the beginning to that present moment.

"It's true," he said in conclusion, "that I knew it wasn't exactly a square deal when I went into it; but I never really understood what it meant until that thing happened right in my own town. That brought it home to me and I made up my mind I'd square myself. I made up my mind I'd go to the penitentiary rather than have any Wicketts money in my pocket. This man Halleck goes into it in cold blood. It's his regular business. I don't think he deserves any consideration from honest men. I want you to help me out."

The president had listened without a word or motion, his eyes never shifting from the inventor's face. Now he only said calmly: "But I don't see that I can do anything."

"Sure, you can!" Addison replied eagerly. "All you need do is to lend me a hundred thousand dollars."

About fifteen minutes later the gentlemen from Vale went down the broad marble steps together. At the bottom of the steps Mr. Reimer turned and looked up into the great marble office with a most thoughtful air. With deliberation he removed his hat, passed his hand over his gray head and remarked: "Well, sir, I take off my hat to him. That man's a crackerjack. He's just as human—inside his shell—as you or I."

Parting from the lawyer at the monumental entrance, Addison went briskly to an office building on Dearborn Street, ascended to the fifteenth floor and entered a door marked Halleck & Company, Bankers.

He found himself in a large and handsomely furnished room containing eight or ten desks. At some of the desks young ladies were busily plying typewriters; at others young gentlemen were engaged in clerical operations. Upon a table at one side of the room lay the biggest stack of letters the inventor had ever seen. It was evident that Halleck & Company conducted an extensive business, in which his own affair was merely a detail. Three small rooms opened into this larger one, each having a ground-glass panel in its door with a name painted on the panel. Mr. Halleck's name appeared on the door of the corner room and, as soon as the inventor's presence was announced, Mr. Halleck's fleshy person and froggy face appeared.

Entering the corner room, Addison perceived that the banker was in so disturbed and inflamed a state of mind that he kept himself under control only by a vigorous exertion of will; in fact, Mr. Halleck would cheerfully have given five hundred dollars for the privilege of greeting Mr. Humphrey with a punch on the nose. At the same time he was aware that such a greeting might cost him far more than that sum. His face was a fine mottled purple; his eyes twinkled with wrath and he breathed with audible difficulty.

"First, what do you know about this?" he demanded when they were seated at the desk.

"This" proved to be a circular issued—as the heading announced—by Luther P. Morrow & Company, Investment Brokers, Quibly Building, Big Rapids. Below the heading appeared the injunction, in large type, "Save the Promoter's Commission!" The circular ran:

We can sell you five thousand dollars of stock in the Humphrey Wooden Oven Company at sixty-five cents on the dollar.

When the small investor buys stock through a promoter he pays par for it; but, as the promoter charges a commission of thirty-five per cent, the company receives only sixty-five cents on the dollar.

After mature deliberation, the Humphrey Wooden Oven Company has decided to sell its stock hereafter through us, thereby giving you this thirty-five per cent instead of giving it to the promoter.

If you purchase five thousand dollars of stock through us the company will appoint you its sales agent in any territory you may select and guarantee to pay you a salary of one hundred dollars a month, provided you sell twenty-five hundred dollars' worth of ovens monthly. The company can well afford to do this because one hundred dollars a month amounts to a commission of only four per cent on twenty-five hundred dollars' worth of goods—and the usual commission to salesmen is at least ten per cent.

Have you any friends or neighbors who might like to invest five thousand dollars and take an agency at a hundred dollars a month? If so you can buy the stock from us at sixty-five cents on the dollar and sell it to your friends on any terms you choose. Remember, that every five-thousand-dollar lot of stock carries an agency at one hundred dollars a month, provided the agent sells twenty-five hundred dollars' worth of ovens monthly. Write to us for sample contracts, prospectuses, and so on. Don't delay!

"Why, I know all about it," said Addison cheerfully, having glanced at the circular; "in fact I wrote it myself. Morrow is only an employee of mine."

Mr. Halleck's face became more deeply congested and for a moment he seemed undecided whether to blow up or have a fit.

While the banker struggled against a surge of emotions Addison continued with innocent geniality:

"You see, the way you rolled the money in to me opened my eyes. What's the use of selling ovens when I can make ten times as much, with half the trouble, by selling stock? It costs something to make ovens, let me tell you, and it takes hard work to sell 'em; but stock don't cost anything at all. Between you and me," he added confidentially, "I'm going to increase my capital to a million dollars. The stuff is going fine. That clause about getting their friends to invest has attracted quite a

(Continued on Page 69)

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PHILADELPHIA, OCTOBER 14, 1911

The Vicious Circle Broken

THE decisive defeat of reciprocity in Canada was mostly due, no doubt, to a general disapproval of the United States. We have lynchings and Trusts; our political graft is not of the time-honored British pattern; we are extravagant, boastful, and frequently dine in our shirtsleeves. Our Lady of the Snows regards us, on the whole, with disfavor. When the Conservatives—aided by a few silly utterances here—raised the cry that reciprocity would lead to divorce from J. Bull and marriage with Uncle Sam, the lady indignantly rejected our proposals.

No one on this side the border need lament the decision. The trade agreement considered by itself was of small importance, offering us comparatively little either of gain or loss. It was chiefly important because it broke the vicious circle by which high protection had been maintained. With farm products virtually on the free list, the agricultural vote could hardly be depended upon any longer to support protection for the Steel Trust. This important effect of reciprocity will be saved, we think, in spite of Canada's veto. Farmers must read all future arguments for high protection in view of the recorded fact that the alleged benefits of that system were denied to them, so far as that was within the power of this Government.

Otherwise, reciprocity would have been important by way of introducing freer, more cordial business relationships with Canada; but in this respect, also, some benefits are saved. There still lingered among us a foolish notion that everybody else must admire us because we admired ourselves, and that American citizenship is a peerless boon for which all intelligent people must be openly or covertly athirst. Canada's refusal even to do business with us, lest that lead to political association, ought to extinguish this lingering notion. Whoever, after this election, talks of annexation as though Canada were ready to fall into our arms must be a surprising blockhead.

Conflicting State Laws

IF A MAN dies leaving a life-insurance policy payable to his "legal heirs" half a dozen different sets of persons may claim the insurance money, provided he had near relatives in that number of states, because a man's "legal heirs" in one state are not necessarily his heirs in another. Or, if the policy were payable to "wife and children" and he had married more than once, there might be different claimants under the laws of different states. Or, if his will gave a hundred thousand dollars of four and a half per cent bonds to each of three heirs who lived in different states and the heirs complied with the state laws, Heir A, living in New York where bonds are taxfree, would have a net income of forty-five hundred dollars a year; Heir B, living in a state where the tax on bonds was one and a half per cent, would have a net income of three thousand dollars; Heir C, living in a state that taxed bonds three per cent, would have a net income of fifteen hundred dollars.

This is not because the people of New York really hold an opinion different from that of the people of Illinois as to who a man's legal heirs should be, or what the phrase "wife and children" should mean, or even whether bonds should be taxed. It is because those matters are left to the legislatures, or rather to committees of the legislatures; and as a rule each committee has gone its own way, in cheerful disregard of what any other state was doing. A great many other examples might be cited of conflicting state laws for which there is no reason, which do no one any good and in the aggregate do much harm. The House of Governors, the American Bar Association, the National Civic Federation and commissioners appointed by several states "for the promotion of uniformity in legislation" are together making a beginning toward that standard and uniform state code concerning certain common interests which we really ought to have.

The Tumble in Steel

THE Sherman Act was passed in 1890. The United States Steel Corporation was organized eleven years later. The plan of organization was widely advertised beforehand. No intimation that it was illegal came from the Government. For years the corporation received more public attention than any other business concern, but no official finger was lifted against it; and in 1907, when it wished to purchase one of its chief competitors, President Roosevelt sanctioned the purchase. Year by year the stock of the corporation became more widely distributed until, at present, there are more than a hundred thousand holders of it. Employees were invited to invest their savings in the stock under a plan which also was widely advertised. At the date of the last annual report over twenty-six thousand employees had subscribed for stock—usually two or three shares apiece.

Following President Taft's Detroit speech, it was reported the Government would compel the corporation to disorganize in the same manner as the Standard Oil Company. This would mean that a man who had invested ten thousand dollars in a hundred shares of the corporation's preferred stock would surrender that stock and receive instead half of one share in a tinplate mill in Indiana, a share and a half in a blast furnace in Ohio, a share or two in a lake transportation company, a share or half a share in an Illinois wire mill, a couple of shares in a beltline railroad, two or three shares in a Minnesota iron mine—and so on. What could he do with this hatful of infinitesimal holdings in fifty or more widely scattered, unrelated concerns? He might sell them for whatever he could get—while the big insiders were working out a plan for a new combination.

The big insiders would have nothing whatever to fear. Reorganizing is their specialty and an important source of their profits; but a hundred thousand small stockholders would be up in the air. No wonder there was quite a rush to sell.

French and German Credit

THE debt of France, since 1870, has increased by eighteen billion francs, of which over eight billions are chargeable to the Franco-Prussian War. The total—thirty billion francs—is now decidedly the largest of all national debts and amounts to one hundred and fifty dollars for each inhabitant against Germany's debt of seventeen dollars a head.

Nevertheless, it is commonly said that France is stronger than Germany financially, and French bonds bearing three per cent have sold of late years as high as German bonds bearing three and a half per cent.

Financial strength, of course, is really a matter of quick assets, and the French gold reserve is three times as large as the German, giving Paris much greater financial power than Berlin. Moreover, the amount of readily investible surplus capital in France is greater than in Germany. In spite of crushing defeat, the French loan of 1870 was subscribed for twice over, and that of the next year thirteen times over.

The borrowing power of a first-class Government depends upon its access to supplies of investible capital and not upon its aggregate wealth balanced against aggregate liabilities. British consols, for example, sell under eighty cents on the dollar, not because British credit is in doubt, but because there are more consols than investors.

It is a rather odd fact that the "greatest military power in the world" has never had a war; but in forty years of peaceful existence the German Empire has created a debt of a billion dollars, while indebtedness of the states composing the empire has increased in a sum nearly as large. In comparison with population this is smaller than the increase of French debt; but France has borne the heavier load more easily. If both nations and England should simultaneously borrow upon a great war scale there would be some rare pickings for investors in Government bonds.

Crossing the Channel

TWO years ago, in July, a Frenchman attracted the world's attention by crossing the English Channel. Last month an Englishman aroused great enthusiasm in his own country by accomplishing the same journey under different conditions. M. Blériot flew over in thirty-seven minutes. Mr. Burgess swam over in twenty-two hours and thirty-five minutes. English papers published columns about it, and King George sent the swimmer a congratulatory message.

So many aviators have followed M. Blériot, even beating his time, that flying across the Channel in half an hour or so is now almost as commonplace as motoring to Dover. On the other hand, the first swimming of the Channel was accomplished thirty-six years ago by Captain Matthew Webb; and, though scores have attempted to repeat the feat, Mr. Burgess, in September, was the first to succeed. It took him nearly an hour longer than it had taken Captain Webb.

These Channel crossings illustrate the contrast between man's muscular and mental possibilities. Probably thirty-six hundred years ago there was somebody who could have swum the Channel and it would have taken him about twenty-three hours. Probably thirty-six hundred years hence there will be somebody who can swim it and it will take him about twenty-three hours.

Thirty-six hundred years ago men could make a living, such as it was, by mere bodily or mechanical exertion unmixed with gray matter. In the same way they can now make pretty much the same sort of living, and we venture to say that, thirty-six hundred years hence, the man whose labor involves no brain power will find that it takes him about twenty-three hours to get from the bread of Dover to the butter of Calais. We recommend this reflection to several hundred thousand boys who entered high school in September.

A Judicial Mind in Action

PRESIDENT TAFT'S Trust speech at Detroit exhibits the judicial temperament in its most discouraging state. He regards the Trust problem as virtually settled by the decisions of the Supreme Court in the oil and tobacco cases, which are "making those great combinations divide themselves into actually competing parts. . . . It needed these two great decisions to teach the business public that not in the supreme tribunal of this country would the claim be listened to that we have passed beyond the possibility of free competition. . . . I am glad to think that business men who have been violating the Trust law are now being made to see the necessity for changing their original organization, giving up the idea that it is necessary to control markets, and reverting to the old principle of free competition in which all limits upon it to prevent its being excessive must be self-imposed by the good sense of each competitor."

Clearly, Mr. Taft rests in a blissful assurance that unrestricted competition has been restored because the Supreme Court has said it should be. By looking into a lawbook he sees "business men giving up the idea that it is necessary to control markets and reverting to the old principle of free competition," and that completely satisfies him. The trifling fact that free competition has nowhere been restored except on paper disturbs him not at all. His innocent belief that the Trust problem is to be discovered in a law library rather than in the markets, and that tacking up some new signs on office doors comformably to a court decision quite solves the problem, exhibits the judicial temperament in its most hopeless aspect. His attention is fixed, not upon what is but upon what a court says shall be. Evidently no progress toward a solution of the actual problem is to be expected from Mr. Taft.

Statesmen and Inventors

IN THE introduction to his recent life of Pitt, J. Holland Rose suggests again the limited part played by statesmen and philosophers in either raising or settling the world's problems. When the Fathers earnestly debated what to do about slavery they were unaware of their obscure contemporary, Eli Whitney; but his invention of the cotton gin, five years later, multiplying the demand for negro labor, made futile the compromises which they put into the Constitution. Two years after Rousseau published his Social Contract, "the Bible of the French Revolution," a weaver named Hargreaves invented a spinning-jenny. Five years later Arkwright patented his spinning-frame. The same year in which the diamond necklace scandal fatally impaired the prestige of French royalty, Watt patented his double-acting steam engine. From these inventions arose the modern factory system, with great masses of labor confronted by great masses of capital—also the enormous increase in the world's productive power and wealth. Upon these things, no doubt, democracy and our largest social problems are really based, rather than upon Rousseau's political speculations and the poor judgment of Marie Antoinette. Napoleon's abdication is practically as far away from us as the death of Alexander the Great; but George Stephenson's first locomotive, brought forth in the same year, still daily exerts its power upon us economically, politically, socially, and raises a new problem every year.

If we were conservative we shouldn't bother a particle about the doings of statesmen and philosophers. We should be out with an ax after inventors.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Hypothetical Question

EVERYTHING depends on getting a good start. Therefore I make bold to say, off the reel, that San Francisco folks have the grandest little city, in the grandest little state, among the grandest little climate, the world has ever known. Also, to cinch it, that every other grand little thing about the city at the Golden Gate is abso-grand-lutely all right. Angels—not even Los Angeles—could say no more. Of course those angelic Los Angelics wouldn't say half so much, or a quarter; but I am free from those jealousies that must inevitably ensue when two cities are striving for the supremacy—oh, well; you know how it is yourself.

Having established myself in the prescribed manner I now place all and sundry in the witness box and hasten to propound a long and seemingly involved but really quite simple hypothetical question—not that there is anything hypothetical about the matter concerning which the question hypothets, you understand, but merely by way of discovering, as a guide for future deliberations and as an index to the object of the meeting, the consensus of opinion on a most important subject. Before beginning the evening's entertainment it must be explained that a hypothetical question, to have any standing whatsoever, must be of extreme length and as complicated as circumstances will admit. Otherwise it would descend to the level of a mere question asked for information. Such questions are of no consequence. One of the greatest fallacies of our day is the asking of questions for which you, the asker, do not know the answers. The only nourishing kind of questions to ask are questions for which you, the propounder, do know the answers. All hypothetical questions are nourishing.

With this brief but illuminating introduction to the matter insistently at hand, I crave your kind attention.

Assuming you are fortunate enough to live in San Francisco—far be it from me to forget the San Francisco cue!—and a young man had grown up in your midst—speaking broadly and in a municipal sense, of course—and had gone into the machinery business as a clerk; and assuming this young man had observed that the machinery business, as conducted at that time, was in the hands of a number of estimable but mossy old gentlemen who appeared on the horizon in the Glorious Days of Forty-Nine or thereabout; and assuming this young man had realized there was a chance for a few methods in the machinery business that need not necessarily hark back to the Glorious Days of Forty-Nine; and assuming he had applied these methods and had displayed talents for salesmanship and organization that wakened said estimable but mossy old Forty-Niners from long and pleasant siestas and, in addition to selling steam engines and dynamos, was personally both an engine and a dynamo, and had grabbed a lot of business and had displayed such energy in getting plants in on time and doing what he said he would do that he completely revolutionized the machinery trade as well as getting a large share of it for his house, garnering a tidy fortune for himself coincidentally to the revolution, and coming to be known as a whale for organization, for energy and for capability ——

The Rest of the Question

ASSUMING all this, let us suppose your fair city—the same being San Francisco, mark you!—had a Chamber of Commerce that had cobwebs on it and was occupied principally in giving luncheons to itself and voting tin medals to its prominent members, which they had set with diamonds and proudly wore at subsequent luncheons while addressing those of the luncheon guests who were awake on the needs of the city in the way of commerce and trade, no address lasting more than three hours; and suppose a young man who had revolutionized the machinery trade had walked into said Chamber of Commerce, opened the windows, swept out the cobwebs, vitalized it, oxygenated it, made it a real Chamber of Commerce, changed the white corpuscles to red ones; had lined up the merchants and told them what was what and made the what stick, and had again displayed remarkable qualities for organizing and directing ——

Assuming this, suppose a fire and an earthquake had come along and devastated your city, and that the work of reconstruction had entailed the most tremendous labor, the most trying circumstances, and had brought out recuperative qualities that will always be the admiration of the world; and suppose further, in this upbuilding of a stricken city, the young man who had made a success of the machinery trade and had brought the Chamber of Commerce to life, had played a most conspicuous part; and that, after three years of heartbreaking labor, magnificent results had been attained and you wanted to celebrate a little and have some fun and had decided on a festival ——

The Answer to the Question

Suppose the giving of this festival, which was to be known as the Portola, was cumbered with do-nothing committees and bound with red tape, as well as depressed by conflicting ambitions and ideas, and a young man had stepped in and had straightened things out; and, when it was deemed advisable to get some foreign warships for the show, had gone abroad, breezed into headquarters and got them; and, instead of waiting for the circumlocutory methods of the Government, had said to the Lord High Chief of the Admiralty—if that is his title—"Send us a warship, old chap, will you?" and had secured a lot of them from various nations, thereby giving the festival an international importance and aspect ——

And assume again that, just when your city was getting on its feet after the frightful disaster by fire and earthquake, it had been discovered there was bubonic plague in some of its byways and a great fear had grown up that the plague would so frighten not only the people of the city but the people of the rest of the country and of the world that business would be driven away because yours was a plague port; and a young man, who had made a success of the machinery trade, and had reorganized the Chamber of Commerce, and had secured the warships for the Portola, had stepped in and raised a fund of a quarter of a million dollars and cleaned up the city—cleaned it from one end to the other by coöperating with the Government authorities in killing the plague-carrying rats and by forcing every housekeeper to take care of his garbage—and had exterminated whatever plague there was, and all without harm to business and with great benefit to the entire community—again, it may be remarked, displaying great talents for organization ——

And suppose the Government had decided to dig a canal across the Isthmus of Panama—a canal that will mean incalculable things to your city; a canal that will be the apotheosis of engineering, that must increase the commerce of your port—and you planned to celebrate the completion of that canal by an exposition greater, broader in scope and more important than any in the history of the world; suppose you had raised seventeen million dollars for that fair and had secured the consent and authorization of Congress for it; that you had four or five years in which to build it and wanted a man to head it who was a San Francisco man, who knew the spirit of San Francisco and California; who, knowing that spirit, was broad enough and big enough to understand the spirit of the whole country; who had made a success of business; who had the confidence and esteem of the community; who was an organizer and a result-getter; who had the courage to go ahead, undeterred by jealousies and conflicting ambitions; who was young, vigorous, loyal to his city, and who was not bound by insularity or swayed by prejudice; who had the skill to straighten out labor snarls and the diplomacy to keep edgewise ambitions in check ——

Suppose you wanted a man to be president of that exposition you had raised the money for and had decided to hold; a man big enough for the job and big enough to make it all you had hoped and dreamed it would be; a business man, but a man who appreciated the artistic requirements of the situation as well—a big, broad-minded, hustling, vital man ——

Supposing all these things, whom would you select to be president, and general manager, and responsible head and whole thing for that fair?

Answer—I knew it all the time—Charles C. Moore!

The Oocuck Clock

"MY HUSBAND," said a Washington woman, "is the handiest man about the house I ever knew. He can do anything. Why, only the other day he took the cuckoo clock apart, cleaned it and put it together, and now it runs beautifully."

"All right again, is it?" asked a bored friend.

"Oh, yes, all right; except, of course, he did get the oo before the cuck when it tells the time."

A Near Compliment

A SCIENTIST who has a wide reputation, both national and international, for his achievements was in New Mexico and met a most charming young lady to whom he soon became very attentive. The young lady was born in New Mexico and thoroughly of the soil.

The scientist, anxious to impress his claims to fame on the object of his attentions, showed her his scrapbook, which contained many articles reviewing his labors in all parts of the world. The young lady read attentively. Then she turned to the scientist and said: "Why, they talk about you almost as much as they did in the local papers when Buddie Rhodes won the roping contest at the Jokewell Ranch last year!"

Good Paddling

JUDGE WILLIAM L. DAY, of the Federal bench in the northern district of Ohio, and his brother Luther, also a lawyer—sons of Mr. Justice Day, of the United States Supreme Court—were in different grades in the school at Canton, Ohio, where they were raised.

They were lively boys; and one day Luther's teacher, much flustered, appeared before the principal and tearfully demanded the paddle kept there for use in extreme cases of insubordination among the pupils.

"I must have it!" she exclaimed. "I cannot stand the actions of Luther Day any longer."

"I regret I cannot give it to you," replied the principal, "but Willie Day's teacher just took it for use on him!"

A Lucid Account

A MAN from the interior of Missouri journeyed to St. Louis and saw a ball game between the Browns and another club that went to an eleven-inning tie, with the score nothing to nothing.

When he got home he was much excited over what he had seen, and he talked to a friend about it.

"Was it a good game?" he was asked.

"I reckon it was the best game ever played. Why, sir, them two passels of boys jist played and played until dark, and nary one made ary one."

Arms Made to Order

A UNITED STATES SENATOR, worth millions which he made rapidly, has a coat-of-arms recently acquired. He gave a large dinner party one night. His coat-of-arms was emblazoned in gold on the top of the dinner cards. The lady who went in with the Senator, the wife of another Senator, observed the insignia when she picked up her dinner card and exclaimed: "How pretty!"

"Yes," replied the Senator proudly, "I think it is rather neat. My wife invented it."

Mudd, of Maryland

THE late Sydney Mudd, of Maryland, was on a train going from Washington to his home when a man who had had too much to drink sat down beside him. The passenger blinked at Mudd for a moment. Then he lurched over and asked: "Shay, whash your name?"

"My name is Mudd," he replied.

"The devil you say!" said the other. "You got nothin' on me. My name's Dennis."

REUBEN IN NEW YORK

ILLUSTRATED BY PETER NEWELL

"It Distresses Me to See My Name in Print, But I Trust You Will Appreciate That This is of Sufficient Importance to Command a Place on the Front Page"

A GREAT many people have lived in New York all their lives. Naturally, therefore, the fact of living in New York does not impress them. They take it as a matter of course. But many other people have lived in New York only a short time and are tremendously impressed with the fact. They want you to know at once that they are New Yorkers, and the method of conveying that information which most readily occurs to them is to say something disparaging about the rest of the country.

The other evening, for example, I was casually introduced to a gentleman who seemed amazingly familiar with stage affairs on Broadway.

"Do you know," he inquired presently, "that Chicago has never sent more than two musical comedies here that New York has accepted?"

Considering what musical comedies usually are, I supposed this was much like saying Chicago had never favored New York with more than two cases of smallpox that had spread; but my new acquaintance had an entirely different view of the matter.

"We must admit," he added with a superior smile, "that Chicago is all right for packing pork; but when it comes to the drama she's just a jay town. They have no taste out there."

The observation at once enlightened me. "And how long is it," I inquired, "since you left Chicago?"

"Oh," he replied fondly, "I've been living in New York nearly two years now."

You see, I hadn't risen to the bait. Although he had the names of Broadway shows and show-people at his tongue's end, I might still suppose that he was a mere Westerner. He was aching to state explicitly that he was a New Yorker, and disparaging Chicago was the most obvious means of satisfying that ambition.

From a man's readiness to assert his metropolitanism by sneering at the West you can usually calculate quite accurately the length of his residence in New York and about how far in the interior he came from. If he speaks of that portion of the United States lying west of the Hudson as "the provinces," or "the hinterland," you may assume that he was reared near the ninetieth degree of west longitude and has been living in New York about five years.

New York No Wickeder Than Peach Tree Crossing

IN THE railroad eating house or the dining room of a country hotel, who is it that insists upon drawing your attention to the circumstance that the horny-handed, bush-bearded guest opposite is eating pie with a knife? Naturally it is the person who discovered only year before last that the fork is a more conventional implement. It is the citizen with his first bathroom who nearly dies laughing over the joke of the farmer's Saturday-night bath. It is Reuben back from town who finds the homely ways of hardworking country folks excruciatingly funny and who cannot contain his amusing rediscovery that the village hotel is short of towels.

Once upon a time, when the country boy went to town and wrote to the boys at home he dwelt upon those phases of town life falling under his observation which are most obviously different from country life. Of course the phases of town life which are most obviously different from country life, and which would most readily fall under the observation of an inquisitive but undisciplined country boy, do not give a really comprehensive view of the town. Reuben's letters, in fact, conveyed an impression that the town was a very devil of a place; but town and country get nearer together all the time and understand each other better. Since 1890 the passenger-mules on steam railroads have nearly trebled and the interurban trolley has come up. Going to town is not so much of an event as it used to be. The typical "hayseed" of today is rather more apt to tell the city man what ails his stalled automobile than he is to blow out the gas. I don't suppose there is an intelligent farmer in the United States today who thinks that New York is any wickeder than Peach Tree Crossing. He knows it's simply bigger.

In two particulars only does New York differ materially from any other urban community in the northern part of the United States. It differs from all of them in being larger, and it differs from some of them—as Boston and Philadelphia, for instance—in being much more Western; naturally, since it is, to so considerable a degree, populated from the West. New York's business, politics, art, vice and "society" are the business, politics, art, vice and "society" of Grand Rapids and Omaha projected on a larger scale—the projection being accomplished in part by people from Omaha and Grand Rapids.

One further difference exists which, however, is merely an effect of size and is not material. There are fewer tall buildings in Omaha and Grand Rapids to obscure the view of those cities as to where their bread and butter come from. The dullest of their inhabitants can see it coming all the time. Consequently their attitude toward the greater communities upon which they live is, on the whole, somewhat more cordial and respectful. In New York, too, men of sound vision see clearly enough where the bread and butter come from. They know well enough, if there were nothing worthy of human interest and admiration beyond the Hudson and East River, what lies between those streams would be of interest only to some speculative junk dealer. But the crowds and tall buildings obstruct some duller eyes. Hence we find an amusing little affectation of self-sufficiency and patronage toward the rest of the country. This is not material, because every fact in the case laughs at it, and the rest of the country, broadly speaking, takes it for just what it is worth. But it may be rather readily adopted by a person bulging with a new consciousness of metropolitanism. The blackboard boy in a broker's office may innocently assume that the trans-Hudson country is merely a border for New York; but the banker upon whose favor the broker hangs is under no such delusion. At least it is to be hoped not; for it is a delusion which has led two or three metropolitan bankers into highly disagreeable predicaments.

Of course there are some things that cannot exist at all except, so to speak, in bulk. Those things, naturally, New York has. But every schoolboy knows that New York would collapse like an empty sack if you should squeeze the hinterland out of it. Even its most distinguished institutions, such as the Metropolitan Museum, the Metropolitan Opera House and the New Theater, have been nourished by money from the country. It is true that in some instances the nourishing funds were extracted without the country's sanction. At the moment of making the contribution the country was sound asleep with its pants injudiciously near an open window. This is one reason why it is such bad taste to jeer at the country when it comes in to enjoy the art its funds have provided, or to reprobate it for not having art on so extensive a scale nearer home. That is like "lifting" a man's watch and then mocking him for not knowing the time.

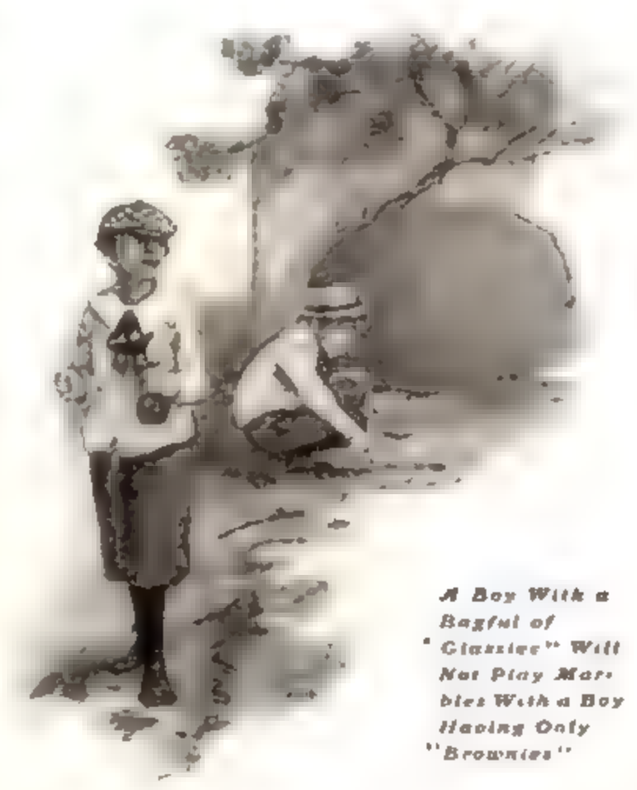
One of the most notable and costly collections of paintings in the museum was supplied by a gentleman who is said to have peevishly wished the public to be damned even while it was dutifully paying dividends on the copiously watered stock of his railroad. Now what in the world could satisfy such a man? The attitude certainly is grossly unbecoming. Not less unbecoming is it to taunt the country with not having so many fine paintings at home. If it had been luckier in the matter of keeping its own money it might have owned more paintings.

The display of art in New York is richer than in any other city. Wouldn't it be amazing if this were not so? It is impracticable to bisect a painting so that two towns may have a sample of it; and to exhibit a whole painting by itself is unprofitable as compared with the profit of exhibiting many paintings together. Even if the hinterland had contributed the money voluntarily, New York, as the place where most people go, would naturally have the most paintings. And I shouldn't be at all surprised if, in proportion to population, as many Omahans as New Yorkers are acquainted with the contents of the Metropolitan Museum. This is equally true of opera. It is true all round. Cut off the hinterland and nothing would be left.

Now the hinterland is good-naturedly aware of this and has a proper proprietary interest in preventing the ruin of its chief city. Those of it who are so inclined come to New York to see paintings and opera; others, of a different inclination, come to patronize musical comedy and lobster palaces. And may it not be true that still others do both? I happen, in fact, to be acquainted with genuine New Yorkers who do both. They may explain the lobster, on and off the stage, as a characteristic diversion of the hinterland which it amuses them once in a while to witness; while the hinterlander explains it as a characteristic diversion of New York which it amuses him once in a while to witness. As a matter of fact, the person who imagines an essential difference between New York and the interior either never knew either or has forgotten what one was like before having become fully acquainted with the other.

Duck for Duck and Tripe for Tripe

"SOCIALLY," of course, they are practically the same. In any Western city those who are able to entertain lavishly and enjoy spending their money that way naturally get together—on much the same principle that a boy with a bagful of "glassies" will not play marbles with a boy having only "brownies" if he can find another boy who has glassies also. As I recollect it, for a nickel you could get three times as many brownies as glassies. Obviously, therefore, if glassie played with brownie, marble for marble, he would be giving odds of three to one—a highly unbusiness like proposition. Or, if brownie staked three marbles to glassie's one, glassie, if he had any luck at all, would soon become surfeited with brownies. The only satisfactory arrangement was for brownie to play with brownie and glassie with glassie. So, socially, the only permanently satisfactory arrangement is to stake canvasback against canvasback and tripe against tripe, and thus preserve an even balance.



A Boy With a Bagful of "Glassies" Will Not Play Marbles With a Boy Having Only "Brownies"

Of course there may not always be enough glassies immediately at hand to get up a good game; or, on the score of extreme personal liking or merely for the sake of a little variety, a brownie may now and then come in. But the relation between wealth and the Four Hundred, or the Smart Set, or whatever the most-advertised social crowd may be called, is so intimate and basic that, though some persons with little money may be admitted, no person with much money can finally be kept out. Any person with money—unless he positively chews tobacco in company or is constitutionally unable to remain sober up to half-past eleven—is sure of getting in if he wants to. Sometimes he loses his money, thereby automatically losing his eligibility. Sometimes he dies ere reaching the goal; but in that case his heirs get in.

The money itself is entitled, in fee simple, to admission. Its immediate possessor may not care to exercise the right, or he may be so grievously handicapped by unpleasant habits that "society" enters a sort of stay against him—something like the "conditions" which an undergraduate must work off. If he personally fails to overcome the handicap the right simply descends to his children along with the fortune. If the fortune remains in the family the family is certain of getting in, if so minded. The money carries with it at least the reversion of a seat in the

most-advertised social circle. To understand this simple fact is to understand the Four Hundred—in New York and elsewhere—as a public phenomenon.

In New York, it is true, the probationary period may be somewhat longer; but this is simply an effect of size. The word "exclusive," so joyously applied to much-advertised society, does not refer to the people who are in, but to the people who are out. New York "society" is more exclusive because there are more people in New York to be excluded. The glassies are so numerous that a very good game can be kept going without taking them all in. This condition suggests to the popular imagination a vast accumulation of wealth; and from that suggestion New York's Four Hundred derives its superior advertising power and its whole advantage over Omaha's Four Hundred or Denver's.

Since money constitutes eligibility, to exclude anybody with money strikes the superficial observer as mere wanton cruelty. As he looks at it, the Four Hundred should reason thus: "Here is the Jones family that has just made twenty millions, which is an admission ticket the validity of which we must finally acknowledge. Why shouldn't we acknowledge it immediately, take the Joneses in, persuade Jones to leave off chewing tobacco, and do our best to make them tolerable members of the circle, instead of keeping them out there on the doorstep to nurse up wrath which they may seek to vent in some unpleasant manner when we are finally obliged to honor the ticket?"

But this superficial view overlooks the prime element in the situation. "Society" obviously cannot be exclusive without excluding somebody. What maintains the Four Hundred is not so much itself as Jones—on the doorstep. To exclude is the strength of its position.

Why are the Joneses anxious to get in? As a matter of fact, poor Jones isn't. He is merely a martyr to his female relatives; but the desire of Mrs. Jones and the girls to get in refers mostly to the people who are out. They are thinking less of the effect upon themselves of their admission to "society" than of its effect upon cherished friends who are not admitted. The compelling thought in their minds is not that they will be in the same room with the Bullions, but that persons quite unacquainted with the Bullions—poor, dear Mrs. Smith, for one—will know they have been in that exclusive company.

The Typical "Hayseed" is Apt to Tell the City Man What Ails His Stalled Automobile

Being in the same room with the Bullions, I am informed, is a joy which of itself would scarcely seduce even the feeblest mind; in fact, it is rather well known the Bullions themselves think so poorly of it that neither of them will stay in the same room with the other except upon compulsion. The really seductive joy arises from a knowledge that many people who can't get in will know one is there.

This brings us back to the gist of the matter, which is that a crowd outside is the essential condition of a Four Hundred's being, and a Smart Set is created less by the people who are in than by those who are out. Indeed, persons who pretend to a first-hand knowledge of the subject assert that a Four Hundred constantly develops centrifugal forces of alarming potency, so that at least one hundred and fifty never meet another hundred and fifty without having their fingers crossed. What Mrs. A. tells Mrs. B. about Mrs. C., who is engaged in telling Mrs. D. something about Mrs. A., while Mrs. E. is snubbing Mrs. F. and Mr. G. is surreptitiously selling out on his fellow pool-member, Mr. H., whose gallant attentions to Mrs. I. have become a subject of sociable comment—all this would disrupt a body which was not subject to some powerful cohesive force. In this case the cohesive force is supplied by the crowd outside.

There is only one way to attract a crowd, and that is by advertising in some form or other. The "society" instinct, as distinguished from a merely social instinct, is largely a feminine gift. I suppose it is an instinctive appreciation of the relationship between "society" and advertising quite as much as it is an innocent vanity that leads many well-intentioned gentlewomen to seek publicity for their society affairs. Any experienced newspaper man will confirm my statement that the pressure for such publicity is quite pathetic. Little Mrs. Johnson can't see why her party shouldn't have at least four or five lines when Mrs. Bullion's has a whole column.

What Maintains the Four Hundred is Not So Much Itself as Jones—on the Doorstep

No doubt the newspapers, having only a limited space at their disposal, must draw the line somewhere. Lacking the courage to draw it at Mrs. Bullion, they draw it at Mrs. Johnson. This causes no end of trouble. In the first place, it troubles Mrs. Johnson. Her husband—being, say, a modest haberdasher—may be an advertising patron of the paper. She troubles him and he troubles the advertising solicitor. Indeed, I have seen good, diligent advertising solicitors leave the editorial department almost in tears because, on final appeal to the managing editor, that potentate had ruthlessly thrown on the floor some innocent little society notice which an advertising patron—set on by his womenfolks—had intrusted to the solicitor.

I am satisfied that in actual news-value Mrs. Johnson's party is about equal to Mrs. Bullion's. Pause, reader, and reflect whether you have ever in your life met an intelligent person whose interest in the Four Hundred was any different from his interest in the circus or a prize fight. I do not believe any such person exists, and nobody cares much to read about the mere dining and dancing of circus men and prize fighters. One reason why newspapers exploit Mrs. Bullion's party, while ignoring Mrs. Johnson's, is that some newspaper proprietors are themselves immediately under the influence of persons afflicted with society ambitions; and what one newspaper does, many newspapers must do.

If one has a "comic supplement"—no matter how sad—others must instantly have comic supplements. If one prints sporting news on a colored sheet, others must do the same. If one plays up Mrs. Bullion's party, some others are troubled by a suspicion that they'll get left if they don't play it up too.

Where News Stories are Hatched

ANOTHER and more cogent reason is that the Four Hundred is a source of real news, and wherever there is a constant source of real news an alert paper will shape its organization to cover it. For example, a popular newspaper may cover the ordinary day-to-day doings of Wall Street only in the most perfunctory way, for which purpose any bright office-boy with a pair of scissors and a pastepot would answer; yet the paper keeps its own special, experienced men in the Street because at any moment a big piece of news may develop there. So, though the merely routine doings of the Smart Set may be quite negligible, a first-rate story may develop in that quarter at any time and the paper wishes to be in a position to cover it to the best advantage. It may care very little about the Bullion dinner party, but about the Bullion divorce case it is truly solicitous. This, I believe, is the explanation of that otherwise inexplicable phenomenon, the metropolitan society reporter.

In a news emergency it is a great advantage to a paper to have on its staff some one acquainted with the scene and the personnel. Suppose, for example, there is report of a row between Mr. Morgan and Mr. Hill. That would be a delicate sort of affair and the persons most likely to know about it would be least likely to discuss it openly in print. A strange reporter wouldn't even know the most likely persons to see; and if he went to them they wouldn't talk. But an experienced reporter probably would have long sustained friendly relations with some knowing person. The person would trust the reporter's discretion. Possibly, in fact, he would be very happy to further the row if he could do so without showing his hand. So he would tell the reporter what started the trouble and at what minute Mr. Morgan hit Mr. Hill in the ribs with an inkstand.

The society reporter stands in somewhat the same relation to the Four Hundred. As an important instrument of publicity he—or, as a rule, she—is usually treated very considerately in those exclusive circles. Besides the society reporters, every really bang-up Four Hundred has its own special corps of press agents. The professional ones—technically known as social secretaries—receive salaries. But there is also a devoted band of amateur press agents who receive no compensation in money. Like immortal Tommy Tupper, they sing for their supper; and they are very often more effective than the paid professionals.

I am quite aware that the Four Hundred themselves disclaim any ambition to appear in print. The newspapers, they say, are bound to publish things about their parties and migrations anyway, and they maintain this somewhat expensive publicity organization merely in order that the papers may get the details right. Every journalist is acquainted with the reluctant contributor of news concerning himself.

"Of course," says the reluctant contributor solemnly to the city editor, "I would very much prefer that you didn't print a word about the matter which I am about to divulge; but I'm sure you'll find out something or other about it sooner or later, and then you'll get it all mixed up. In order that you may publish an accurate account—since you're bound to publish some account—I've written down the facts here to the extent of about two columns and a half. It distresses me to see my name in print, but I trust you will appreciate that this is of sufficient importance to command a place on the front page. By-the-way, here is my latest photograph—for I suppose you're bound to print a picture of me anyway."

If the most advertised society were as loftily indifferent to print as its apologists fondly assert, why should it care a rap whether the newspapers got the details right or wrong? If the press were a matter of supreme unconcern to Mrs. Brown-Johnston, why should it pain her that the press said there were thirteen guests at her dinner instead of only twelve—or even printed her name Johnson? It may be set down as an axiom that nobody goes to the trouble and expense of maintaining a publicity organization unless they are convinced that it pays to advertise.

Of course the papers continually print things about members of the Smart Set that are exceedingly disagreeable to the members, but this is an inevitable penalty of that publicity which the members foster. Whoever appears much in print is invested with a certain news value. For instance, if you become celebrated as the inventor of a flying machine, your elopement with the cook is good news, while an uncelebrated person's is not. Long ago a maid, employed by a now sainted lady who figured largely as a "society leader," was stricken with smallpox in the lady's house. I've forgotten how we found out about it, but that is immaterial. It became my painful duty to telephone the lady—merely as an evidence of good faith—and inquire whether she had any sentiments on the subject that she cared to divulge to the public. She protested passionately that the smallpox was merely her own and the maid's private affair.

"I have always," she pleaded, "given Miss So-and-So"—the paper's society reporter—"all the assistance and

Who is it That Insists Upon Drawing Your Attention to the Guest Eating Pie With a Knife?

ECONOMICAL DELICIOUS

Burnham & Morrill Fish Flakes

10c.—sizes—15c.

except in Far West

A delicious and economical variation to the table; solving many a pressing emergency. They are a staple and yet a delicacy, always ready, always delightful and always to be relied upon.

B. & M. Fish Flakes are large, white, succulent flakes of codfish, firm and tender. They are cooked to a turn and are no more to be compared with the ordinary dried and salted codfish than the fillet of a tenderloin steak is to be compared to dried and salted beef.

They are absolutely pure and fairly melt in the mouth. They are the choicest part of the fish—sweet, fresh and delicious. They are ready fo instantaneous use, cooked just as they come from the sea and could really be eaten right out of the tin. They come to you direct "from ocean to table."

B. & M. Fish Flakes are the most economical food product on the market. A ten cent tin is enough for four persons. The fifteen cent size gives plenty for seven. Compare these figures with the price of chops, steak, halibut, smelts, bacon and eggs, liver and bacon and other breakfast dishes.

They can be used in twenty different ways—for breakfast, lunch or dinner. Order a tin to-day. Try it to-morrow. Just one tin and you will never be without B. & M. Fish Flakes again.

There is no soaking, no picking, no boiling. If you cannot get them send us ten cents and your grocer's name and we will mail you a full sized tin. It costs us 11 cents *in postage alone* to do this, which shows our perfect faith in one of the most delicious food products which has ever been put upon the market. A valuable book of recipes will be mailed free on request.

BURNHAM & MORRILL CO.
PORTLAND, MAINE, U. S. A.

Burnham & Morrill Paris Sugar Corn—new pack, always tender, sweet—cream) is now on the dealers' shelves. If you want to be *sure* of getting a superior quality of canned corn order a case from your grocer to-day.

information I could. I'm sure I have given her as much news"—principally concerning herself—"as anybody. You owe it to me to say nothing about the maid."

The poor lady did not understand that the fact that so much had been printed about her "functions" was exactly the reason we were bound to print something about her smallpox—hastily dragging out the new photograph which she had kindly furnished to embellish the account of her latest "function" and using it, instead, to adorn the smallpox story.

Money the Center of Interest

Those who claim the rare privilege of speaking for the Four Hundred say the newspapers must publish their social doings because the public is so intensely curious about them. If you happen to be in Madison Square almost any bright day you will probably see a large, well-laden "sightseeing automobile" coast ponderously by; and you will hear the urbane barker say, "Ahead, on your right, is Madison Square Garden, the largest amusement structure in the United States," a statement which the voyagers receive with considerable indifference. But when he adds, "It was on the roof of this building that Harry Thaw shot Stanford White," a subtle agitation pervades the cargo; there is a general craning of necks.

Farther north there is the same little thrill of curiosity when the barker points out the habitations of a few celebrated millionaires; for even in New York, alas, there are really only a few millionaires so celebrated that their names have any general significance. Such is the public curiosity to which newspapers cater when they print things about the Four Hundred; and this curiosity—I confess it to the shame of our commercialized civilization—attaches exclusively to the money. What attracts public attention to the Four Hundred is not in the least their social claims, but solely their money. A family might be so swell socially that it had to be hooped to keep it from bursting; but, unless it were also very rich or its association with the very rich persons were expressed, there would be no more public interest in it than in Dennis Casey of Archey Road.

I am speaking now about the public. Of course, everywhere, there are some addlepated females—yes, madam; certainly, and males too. A female pate when properly addled may dote upon reading all about the Four Hundred and do its poor best to ape their ways; but the persons referred to might exactly as well be doing that as anything else, for whatever they do is of no consequence. Where is the census item which shows there is a higher proportion of silly and essentially vulgar women in the hinterland than in New York? These people, I firmly believe, are so nearly negligible everywhere that they would pass unnoticed were it not for their obvious availability as subjects of satire.

New York's Financial Supremacy

As a subject of general interest, wealth itself, I suspect, has sunk to a lower level of newspaper value in recent years. My impression is that the able papers of late years have been relegating the doings of the Four Hundred—symbolizing wealth—more and more to the Sunday supplements, which represent the lowest level of newspaper values known to man. Honest Dennis Casey, taking his well-earned Sabbath-morning repose, pipe in hand and his feet, incased in wool socks, absorbing the grateful warmth of the kitchen stove, reads, with some wonder and some doubts, that they are going to sink a shaft to the center of the earth for the purpose of piping up primordial fire; that in fifty years battles will be fought in the air—as in graphic full-page illustration; that there are a billion rats in the sewers—also as in graphic illustration; that Mrs. Bullion entertained two dogs, a horse and eleven other friends at a dinner costing fifty thousand dollars. Such is this vast public curiosity about the Four Hundred.

Of course Kansas City and Minneapolis exhibit much the same curiosity concerning their most opulent citizens—a curiosity attaching simply to the money. And on the side of money itself nothing could be more misleading than to draw geographical lines. Financially speaking, five miles north of the City Hall in New York is infinitely farther from Wall Street than La Salle Street, Chicago, is; and, in fact, La Salle Street is as much a part of Wall Street as though it lay next door.

What gives New York its financial supremacy is precisely the fact that it is the reserve city for the country. Here lies a table giving condensed, comparative statements of the condition of the national banks in the city of New York for the last forty years. Glancing over it you will see that "individual deposits"—that is mostly, local deposits—have been on the average only about equal in amount to "other deposits"—which consist to a large extent of country bank balances. Wall Street is run pretty largely on this country money; and differences of a geographical nature are mentioned only in certain pinches, when the country wants to withdraw its money for use at home and Wall Street finds it exceedingly inconvenient to pay. This, in a nutshell, constitutes about seven parts out of ten in every financial crisis: the country wants its money and Wall Street can't or will not pay.

It may be very true that the country should not want its money in a crisis, but that does not alter the fact stated above. The unsuccessful attempt of some Montana plungers to corner a minor copper stock is sometimes referred to as the initial point of the last crisis—that of 1907; but everybody who knows anything about the subject knows well enough that what really touched off the panic was the run on trust companies—strictly New York concerns, holding mostly New York deposits. Except for other and unsound conditions, the splurge in copper would have no more permanent effect than a thousand similar splurges have had.

Mr. Morgan to the Rescue

In his History of Crises Under the National Banking System, recently published by the National Monetary Commission, Professor Sprague, of Harvard, says: "Crisis conditions were occasioned by the difficulties of a certain trust company. The Knickerbocker Trust Company was the third largest in New York, having deposits of sixty-two million dollars. The connection of its president with some of the Morse enterprises engendered distrust, which made itself felt in a succession of unfavorable clearing-house balances. On Monday, October 21, the National Bank of Commerce announced that it would discontinue clearing for the Knickerbocker on the following day. . . . On Tuesday, after a run of three hours during which eight million dollars"—only thirteen per cent of its deposits!—"was paid out, the company was forced to suspend. . . . On Wednesday, October 23, a run began on the Trust Company of America, the second of the trust companies in size, having deposits of sixty-four million dollars. The president of the Knickerbocker was one of its directors, but the unfortunate disclosure that its affairs had been the subject of a conference on Tuesday was the chief influence in precipitating a panic among its depositors. . . . The country banker and his depositors were apparently unmoved by the Morse-Heinze trouble"—that is, the copper splurge and its immediate consequences—"but hard upon news of the difficulties of the Knickerbocker Trust Company came telegraphic demands from all over the country for the calling of loans and the shipment of currency."

In short, when New York depositors were rushing to draw their money from New York banks—and, in the case of the Knickerbocker, failing to get it—the banker out in Kansas with money deposited in New York began to get nervous.

Now public announcement by the Bank of Commerce—often called Mr. Morgan's bank—that it no longer had sufficient confidence in the solvency of the Knickerbocker Trust Company to continue clearing for that institution was scarcely likely to promote confidence among the Knickerbocker's depositors. The Knickerbocker having suspended, an "unfortunate disclosure" that bankers had been investigating the Trust Company of America would not tend much to tranquillize depositors in that concern; and it is a historic fact that, beyond making this public announcement concerning one big trust company and this unfortunate disclosure regarding another, New York bankers did nothing important to meet the crisis until panic had been raging for three days.

Then occurred that episode which is still described as the sudden staying of the panic by Mr. Morgan with his good right hand.

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Vermicelli-Tomato	

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Then water and hoe
And watch the tree grow
And pick a can every noon"

What happened was this: Country banks—including in that description everything outside of New York—were calling their demand loans on stocks. The New York banks, in meeting the demands of depositors, had paid out money until their cash reserve was below the amount required by law. Under the legal-reserve rule they had no loanable funds, and they had at that time taken no important concerted action to meet panic conditions. When a country bank called a loan on stocks there was nobody to whom the borrower could turn. He was forced to sell the stocks and comparatively few people would buy stocks at any price, because there was no assurance that any money would be available to carry them with—which tended to create a market of all sellers and no buyers.

This was on Thursday, October 24. Five bankers were in Mr. Morgan's office, about eleven o'clock, consulting as to what should be done. The president of the Stock Exchange telephoned Mr. Morgan that no call money was to be had over there and, unless some assurance could be given promptly that money would be available to carry stocks with, the market, already vastly demoralized, would simply collapse.

It is certainly to Mr. Morgan's credit that he realized the gravity of the situation and counseled meeting it boldly and promptly. By his advice the bankers agreed it should be announced that a pool had been formed to lend twenty-five million dollars for the purpose of carrying stocks. It was also agreed that as little as possible of the twenty-five millions should actually be loaned; but this was not announced. In those exciting moments there was no use in going too much into detail. Only by entirely disregarding their legal-reserve requirements could the banks, in fact, lend a dollar; and, relatively speaking, they did loan only a few dollars. It was the moral effect of the announcement that was needed—a kind of official notice, backed by Mr. Morgan's great and deserved prestige, that the end of the world was not at hand. Its moral effect was, indeed, excellent and important; but, so far as the New York banks loaned any money at all, it was the money of the country banker as much as of anybody else.

The West at the Telephone

Having secured this moral effect, the banks got together and took concerted action to meet crisis conditions. This action consisted of issuing clearing-house certificates and, relatively speaking, locking up their cash—or rather the cash of country bankers and other persons that had been intrusted to their hands.

Now, all this while, on Clark Street in Chicago, there may have been much misapprehension as to what was going on in New York. No doubt there were hatters and barkeepers on that retail thoroughfare who regarded the ruction with much levity, as something happening a thousand miles away. I am sorry to say there may even have been bankers on La Salle Street who, for moral effect, spoke of it in the same light vein; but, as a matter of fact, you may be sure La Salle Street was sitting close to its telephones and telegraph wires. When the banks on Wall Street acted unitedly in issuing clearing-house certificates the banks on La Salle Street promptly followed suit.

Very likely, in thus following New York's lead, the Chicago banks made a mistake; but the point is that the two financial communities—or, rather, the two branches of the same community—practically acted as one.

It has been said that actual cash could not then be procured in Chicago even for the most urgent needs; but that is not true except as it is true at all times, in New York as well as in Chicago, that actual cash cannot be procured for the most urgent needs—by some persons. You will find them sleeping in the parks in the most unpanicky of times.

The particular bench slept upon may have been harder or softer in New York than in Chicago or San Francisco; it is very easy to prove any case by taking only the particular facts one wants. In that way you can prove anything you like about either New York or the hinterland. If the exercise pleases you, by all means indulge it; for neither New York nor the hinterland will care.

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Electric Railroad Securities

By ROGER W. BABSON

The Link Between the Investor and the Voter

LAST week, when looking over a booklet on electric-railroad securities, published by one of the largest banking houses in this country, I was astonished at this statement:

"As the security of Government and municipal bonds lies in the ability of the people to pay taxes and the extent to which they are burdened therewith, so the security of the public-service corporation bonds lies not so much in the plants or real property possessed as in the degree to which the use of their facilities is imperative, things without which the people cannot get along; for to the extent to which their use is absolutely necessary is the sum necessary for their support a tax upon the people, a tax even more impossible to escape than those imposed by legislation, because the laws by which they are levied are natural instead of legislative.

"It is not necessary to explain in detail the way in which public-service corporations tax the people, their commerce and their industries. The throngs of clerks and workmen carried every morning from their homes to the office and shop and back again at night are proof of the security of street-railroad bonds. The flames from burning home and factory quenched by the streams from neighboring hydrants prove the worth of water bonds. The fact that such a recital as this seems so commonplace is proof of the necessity resting upon the people, industries and commerce to support these public utilities."

Though I have since found that this booklet was written by one of my best friends, who is an extremely able man, yet I believe the principle taught in the above statement is radically wrong and is at the bottom of ninety per cent of all financial and political troubles affecting street-railroad properties in our large cities today. The point made later by this writer, that the actual cost or replacement value of the property possessed is a secondary matter and the strength of street-railroad securities lies in the power of the company to tax "the throngs of clerks and workmen carried every morning from their homes to the office and shop and back again at night" is an exploded fallacy. Fortunately for the citizen and unfortunately for the promoter, there has been progress in civic conditions as well as in means of transportation, methods of manufacture and other lines; and, though the principle outlined in the above quotation could have been depended upon and utilized a dozen years ago, this is not the case today.

Public Control of Public Utilities

Today, unless street-railroad securities are reënforced by property, the actual replacement value of which exceeds the market value of the securities, they will not be recommended by conservative banking houses. There was once a time when a street-railroad company could increase its earnings so as to pay the interest on almost any capitalization by simply increasing the rate of fare—or decreasing the service—on its roads; for, as the above writer suggests, it is absolutely necessary for the people to use the street railroads, whatever the rate of fare or the condition of the service. This very fact, however, has caused the courts to rule that this question of fares and service is a public question, to be decided not by the companies but by the public through their official commissioners; and thus, within the last few years in many cities, "the goose that lays the golden eggs" has been killed—or, at least, has had its wings clipped!

Though franchises should not be capitalized, yet they are absolutely necessary to the operation of all public-service corporations. A charter of a street-railroad company differs little from the charter of any manufacturing or business corporation. The charter is derived from the state and is simply a permission to organize a company for carrying on a certain line of business without inflicting personal liability upon the owners. Though in some states the charters are for a limited number of years, yet they can almost always be renewed and, practically speaking, are perpetual. The fact, however, that a charter is perpetual is usually of no special interest to the investor, and it is laughable to see in the circulars of some bondhouses a statement that "the charter is perpetual." What the investor is interested in is the franchise, which is an entirely different matter. To obtain a charter for a company is usually a matter of form; but, after the charter is obtained and the company is organized, to obtain a franchise for operating a street railroad in any city is an entirely different matter.

The franchise is a license to lay tracks and operate cars in the streets of a city, and said license is granted by the local government of said city; in fact, the franchise of a street railroad is identically like the license of a liquor dealer. Three men could at any time organize a corporation to sell liquor in New York or any of our large cities having the license system; but the charter which is obtained from the state is not sufficient. After obtaining the charter a license must be obtained from the license commissioners of the city of New York.

Three Kinds of Franchise

With such a license, the corporation would be able to sell liquor in New York; but without said license their charter would be absolutely valueless. Now, instead of calling this right to operate street cars a "license," like the right to sell liquor, to collect junk or to operate taxicabs, it is termed a "franchise."

There are three classes of these franchises:

1—The so-called perpetual, or nine-hundred-and-ninety-nine-year franchise.

2—The limited franchise, operating from twenty to fifty years.

3—The terminable franchise, which, in fact, is often perpetual, but in theory can be revoked at any time.

Certain street railroads in the city of New York serve as the best illustration of the first-mentioned franchise; and, without doubt, these franchises for the old surface lines operating in the lower part of Manhattan Island are extremely valuable. Based on the principle outlined in the quotation given in our first paragraph, they were at one time thought so valuable that the stock of the Metropolitan Street Railroad Company sold at one hundred and eighty-two dollars a share and paid a dividend of seven per cent; in fact, a neighbor of mine, who bought some of it at such a price, then stated that there would be no limit to what the stock would eventually sell for. Said he: "Babson, the stock of the Metropolitan Street Railroad will go above two hundred and fifty dollars, and I believe ultimately to five hundred dollars a share, because the company operates in the largest city of our country; it has a monopoly of the business and, owing to its long franchise, has the people of New York at its mercy."

Fortunately for the voter and unfortunately for the promoter, the courts have ruled that a street-railroad company may have an exclusive franchise for a limited, reasonable length of time—say, twenty or thirty years—or a perpetual franchise which is not exclusive; but it cannot have both. Therefore, one fine morning the city government of New York granted another franchise to the Interborough Company to operate a subway under the same streets on which the Metropolitan Street Railroad operated. But this was not all. In addition, the New York legislature said: "If your franchises are as valuable as you represent, then we will tax you for them." Consequently a tax was imposed on this company which, combined with the competition of the Interborough Railroad, most seriously affected the earnings of the Metropolitan Street Railroad Company. Within the last ten years or so the stock has fallen from one hundred and eighty-two dollars a share to ten dollars a share; and instead of my friend doubling his fortune, as he anticipated, he is now a brokendown, despondent old man; and his condition is

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largely due to making the vital error of forgetting that, in the end, the people of this country must and will rule. Therefore, it will be seen that though the so-called perpetual franchise is a very good thing to have, yet no street-railroad corporation can take undue advantage of it, as no perpetual franchise is exclusive; and, if it is of undue value, said value of the "unearned increment" can be very heavily taxed.

The second class of franchise, known as the "limited franchise," is perhaps best illustrated in the case of Chicago. Here certain franchises were obtained by the late Charles T. Yerkes for definite periods, and these franchises were probably exclusive until they expired. By continually obtaining new franchises for extensions investors were fooled into believing that the new franchises prolonged the old franchise. However, a new franchise for fifty years, obtained for a suburban line, had no effect toward lengthening the franchises of the downtown district that were given, say, forty years previous and had only ten years longer to run. Nevertheless, the value of these suburban lines very largely depended upon the entrance to the business section of the city—or, in other words, on the old franchises which were about to expire. Therefore, when the first of the old franchises in the downtown district expired, the voters of Chicago had the laugh on Mr. Yerkes, or rather the holders of the securities, for Mr. Yerkes had already sold out and gone to London looking for larger worlds to conquer.

The Situation in Chicago

Unlike the citizens of New York, the voters of Chicago were not obliged to resort to building subways or to heavy taxation, but had entire control of the situation through their power to dictate who should have the new franchises on certain downtown lines and upon what terms. The importance of this power held by the voters of Chicago is best illustrated by the fact that the stock of the Chicago Union Traction Company, which sold for twenty-three dollars a share in 1902, declined to about sixty cents a share in 1908; in fact, notwithstanding the city of Chicago was very fair in the final disposition of this problem and in the renewal of these franchises, yet it was necessary to reorganize its street-railroad properties, severely cutting down the capitalization, extracting millions of dollars of water from the stocks, changing fixed interest-bearing junior-lien bonds to income or adjustment bonds, and leaving intact only the underlying liens and the well-seasoned bond issues.* In short, the capitalization was reduced to a point which coincided with the actual physical replacement values of the properties. It is almost fundamentally true that a street-railroad company in a reasonably large city can be depended upon to pay a fair rate of interest on its replacement value; but the conservative investor will purchase no securities that are not fully protected by actual physical property of equal replacement value.

The third form of franchise, known as terminable franchises, or the so-called "good-behavior franchise," is best illustrated in the case of the street railroads of Massachusetts, where franchises are granted with no reference to time in any way. The railroads claim that, as no time is stated, they are practically perpetual; though the public claim that the fact of no time being stated makes them revokable at any time. Practically the railroads' point of view is correct, though theoretically there is no doubt in my mind but the franchise of any street-railroad company operating in any of the large Massachusetts cities could be revoked at any time if a corporation took undue advantage of the people of said city. It might take two or more years to do it, and the approval of the state railroad commissioners would doubtless be necessary; but there is no doubt that the people could force the company to remove their tracks.

Though incomprehensible to many people outside of New England, this Massachusetts system is working out very successfully for all interests, as both parties are kept on their good behavior. To begin with, the street-railroad companies have kept down their capitalization to within the replacement values of the properties, so that they can liquidate at any time without loss to the bondholders. This results in giving a very low rate of fare in large cities like Boston, where it is said one is able to ride farther for five cents than in any other city in the world. On the other hand, the fact of having this power to revoke the franchise at any time has made people more liberal with the companies than they otherwise might be. In many instances, where a fare of five cents has not been sufficient, the people have allowed an increase to six cents, which probably would not have been permitted under a perpetual or limited franchise, so common in our Western states.

Local Ownership

Of course there is one advantage possessed by Massachusetts—and, in fact, other Eastern street railroads—which is not possessed by many in the West—namely, the securities of such corporations are owned largely in the locality in which the company is operating. For instance, the majority of the stock of the street-railroad company operating in Boston is owned in Boston; and human nature is such that it is much more difficult to obtain legislation in Boston adverse to the street railroads than it would be to obtain legislation in Toledo or Detroit against their street railroads, which are owned by men living outside the state. Therefore the residence of the ownership is an important factor to consider when studying street-railroad securities.

When considering street-railroad securities all the various factors that should be studied may be summarized under the two following headings:

1—Franchise and property value.
2—Earnings and management.

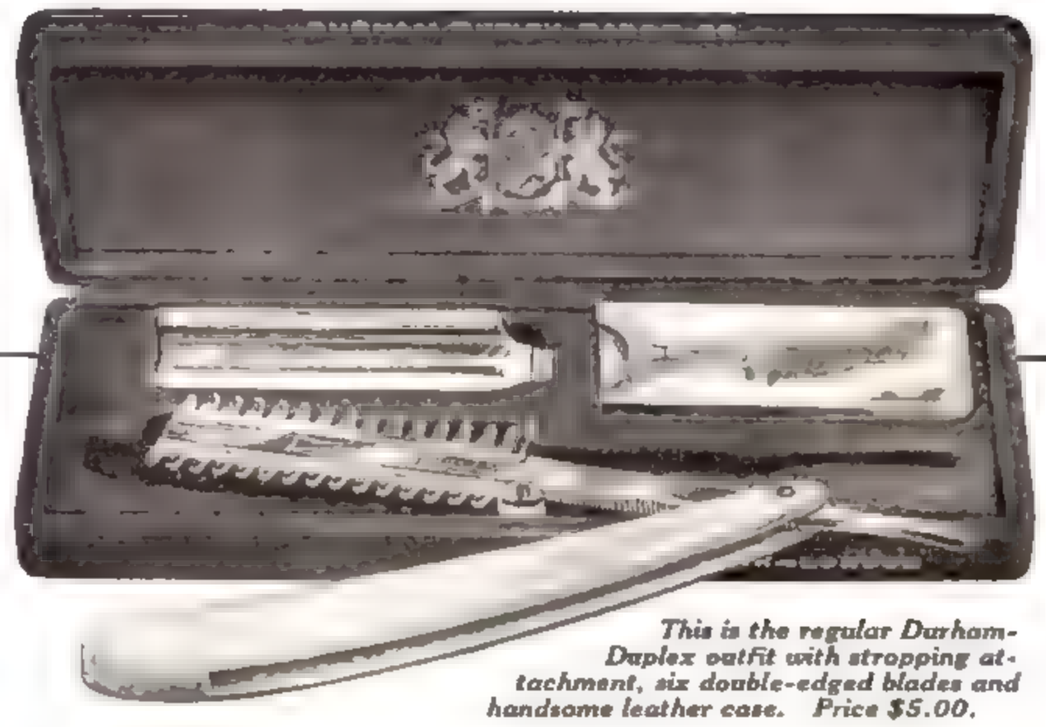
Many writers make four or more factors, but I like to consider only these two because of the relation which the franchise bears to the property value and the earnings to the management, and vice versa. Though the franchise should not be capitalized, we have seen that it is a very vital matter and, in fact, an absolute necessity for the operation of a street-railroad company. However, the investor should not depend upon the franchise itself unless the property has sufficient real value to reënforce the franchise value. A street-railroad company, the securities of which are paying dividends today due to the value of their franchise rather than to the value of the property, is like a battleship with the highest-powered guns and great quantities of ammunition, but without any armorplate. So long as it only does the firing its strength is invincible; but when the enemy fires back its huge guns only tend to make it sink the faster. Therefore I like to class franchise and replacement value together; and investors in street-railroad securities should first ascertain if the franchise is satisfactory and the replacement value is sufficient to cover the securities that are being considered, and, at any rate, sufficient to cover all fixed interest-bearing securities.

*The Chicago Union Traction Company operated three hundred and six miles of the street railroads of Chicago, all rights to operate one hundred and thirty-seven miles of which absolutely expired on or before July 1, 1907. Rights of operation over seventy miles were subject to termination at the will of the city of Chicago, and rights on ninety-nine miles were to expire from time to time, beginning in the early part of 1908. The city granted the new franchise on the basis of a compensation to the city of a percentage of the company's surplus earnings. The surplus earnings, so divided, are net profits from operation after deducting a sum equal to five per cent on an agreed valuation of thirty million five hundred thousand dollars, which was over five million dollars in excess of the total of all of the company's old bonds, and over one million dollars in excess of the entire indebtedness, including unsecured indebtedness.

The new company authorized two issues of bonds. Of the first-mortgage issue, bonds may be issued from time to time to pay for a certain proportion of the cost of extension to the property. It gave new bonds of the consolidated-mortgage issue in exchange for the old underlying bonds, representing the full face value of the latter in proportion to the relative importance to their liens upon the property. It also issued bonds of the same issue to retire the unsecured indebtedness, and reserved six million dollars of the same issue as collateral security to an issue of notes which it sold to pay for improvements and other immediate corporate requirements.

The new franchise provides that the city may purchase the properties at any time at the above-mentioned agreed valuation—thirty million five hundred thousand dollars—plus whatever amount may be subsequently spent upon the properties for extensions, and so forth. The city thus places a minimum valuation upon the properties, which it must pay, and which includes the value represented by the old bonds and by the new investment. In the event that the city does not purchase the property, it agrees not to grant any franchise to any other company, unless that company will purchase the property at the above-mentioned valuation. The old stocks were exchanged for the new company's stock in proportion to certain agreed relative values, and certain junior bonds were adjusted in the same way.

There was no serious attempt to disturb any legitimate securities that were sold in good faith, the money being used on the property; in fact, during my travels about the country and my talks with socialists and other so-called "opponents to capital," I find no disposition to take away or destroy real property values, though there will be attempts to squeeze out some of the water. Therefore, in reorganizations soon to take place, it will be the stockholders who will suffer in the loss of paper profits rather than the investors in the bonds which were honestly sold and used to build or improve the property.*



This is the regular Durham-Duplex outfit with stropping attachment, six double-edged blades and handsome leather case. Price $5.00.

This is the razor that makes real shaving safe

This is the safe razor—the real razor made safe. It has the hang and set and real shaving principle of the old straight razor without the dangerous naked blade. With this razor you can really shave. You can sever whiskers with the correct diagonal stroke, leaving the skin smooth and velvety and comfortable.

Durham-Duplex, the safe razor, has made good in the hands of hundreds of thousands of American men who prefer to be good to their faces. It will make good for you. It will show you what real shaving, combined with safe shaving, is. We know this razor so well, we have such faith in it, that we are backing it with the most remarkable offer ever made on any razor.

We will give you a Durham Demonstrating Razor as proof

Send 35 cents to pay postage, packing, mailing and distributing expense, and we will send you this razor without any further obligation on your part. There are absolutely no strings to this offer. The razor will be yours.

This demonstrating razor is offered to you for the purpose of making you acquainted with the superiority of the Durham-Duplex Razors and Blades. One Durham-Duplex Blade is given with each Demonstrator.

WE HAVE MADE THE DURHAM-DUPLEX RAZORS AND BLADES THE STANDARD OF THE WORLD, AND AS SUCH WE WILL MAINTAIN THEM.

You will readily see that this is an extraordinary offer. If we did not have unlimited confidence in the quality of our blades, we would not dare to make it.

DURHAM-DUPLEX RAZOR CO.

New York London

This is the Durham Demonstrator. It comes to you with one Durham-Duplex blade, ready to use.

DURHAM-DUPLEX RAZOR CO., 111 Fifth Ave., New York, N. Y.

Dear Sirs

Enclosed find 35 cents in coin (to pay postage, packing, mailing and distributing expense). Send Durham Demonstrator Razor with blade which you are to present to me without further obligation on my part.

Name _____

No. and Street _____

Town _____

State _____

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Cherry Tree Brand

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models, in the famous Kirschbaum Hand-tailored All-Wool Overcoats.

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Of all men's garments, a Raglan is the most difficult to design and tailor. The Kirschbaum Raglan is a perfect fitting, graceful garment of the most pleasing fashion.

Seek out your most progressive clothes merchant and ask him to show you the Kirschbaum Overcoats—many models, distinctive style creations, ranging from $15 to $45. Kirschbaum Guaranteed Hand-tailored Suits, $15 to $35.

Look for the Kirschbaum Label—Cherry Tree Brand

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Write for the Kirschbaum Fashion Art Calendar. Exquisite color reproductions of oil paintings of scenes in London, showing the men's fashions for fall and winter. An adornment for a gentleman's room. Sent on mention of "The Post."

A. B. Kirschbaum & Co.
The House With the All-Wool Policy
PHILADELPHIA NEW YORK BOSTON CHICAGO SAN FRANCISCO

"Polar" Raglan

English effect in collar, lapels and shoulders. *Shoulders* full Raglan, without padding; seam running through centre of shoulder and sleeve. *Lapels* bold and well rounded.

Length of coat, 46 inches.

Back very full draped from the shoulder point down. Seam and centre vent. 70 inches sweep around bottom.

Front very boxy. Three buttons, buttoned thru. Medium opening. *Patch pockets* cut in harmony with lapels.

Sleeves with false vent and 3 buttons closely set.

Also made double breasted.

In this article I have not given so much attention to earnings, because the earnings of street-railroad properties located in cities are almost universally sure of earning the interest on their replacement value. In the cases of New York, Chicago, Cleveland, and other cities where the street-railroad companies have had difficulties, there has been no trouble with the earnings on a fair capitalization. The record of earnings of our country's street-railroad properties is extremely favorable. Of course the case of interurban lines built in competition of steam railroads is another matter. Here the electric railroad has not a natural monopoly as have the city lines, it being continually subject to competition not only of the steam railroads but also of other electric lines which may at any time be constructed. For this reason investors purchasing bonds of interurban street railroads must use much more care than when purchasing bonds of street railroads in cities. Not only must the franchise and replacement value be carefully considered, but the earnings and management should likewise be most carefully studied; and conservative investors do not buy bonds of interurban roads on estimated earnings, but wait until the company has commenced operation, closed its "construction account" and is earning about double its interest charges, showing what it actually can do when the railroad which it parallels has reduced its fares and real competition exists.

As to management. This is an item that is too often overlooked by the average investor. Many who are very scrupulous regarding their own personal affairs will buy securities of corporations they know to be operated by men of questionable principles—and then be surprised because the securities decline in value. When one buys stock in a company he practically enters into partnership with the other stockholders, and he therefore should take great care to purchase securities only of companies operated by high-grade, honest men and which are offered by well-known, established dealers.

On the other hand, bonds of street-railroad companies operating in the large cities with normal franchises and management, where the bonded debt is less than the replacement value, should be absolutely safe investments, as the earnings are almost certain to be sufficient to pay the interest on all legitimate indebtedness. Moreover, the first-mortgage bonds on many interurban lines should be absolutely safe; though in such cases, in addition to the above-mentioned factors, the record of earnings should be carefully studied and the small investor should confine himself either to underlying liens of such properties or else to issues where the net earnings are doubly sufficient to pay the interest thereon.

In short, there are very few classes of securities which have the extremely good record that our city electric-railroad bonds have. Though I heartily recommend most railroad bonds, the record of the nation's city street-railroad bonds is infinitely more enviable than that of its steam-railroad bonds. Though the people can curtail their requirements, which form the basis of the business of our steam railroads, they can only to a small extent curtail the basis of the business of our city street railroads. For this reason the earnings of a street railroad in times of panic and depression fall off very slightly, if any, compared with the great falling off in the earnings of the steam railroads. Moreover, the population of our cities is rapidly increasing, while simply a normal rate adds greatly to the earnings of their street railroads. It is claimed that the earnings of a well-managed street-railroad company increase as the square of the population. This not only has the effect of causing an increase in earnings but also compels companies to expand and give out additional issues which, in the case of the present outstanding closed mortgages, must eventually be very beneficial. If a street-railroad company, operating in an average city, can now earn a good surplus above its interest charges there should be no question about its ability to earn in years to come, when it shall have made important additions and extensions to its property. Therefore, holders of such bonds now outstanding, the mortgages of which are closed, will in many instances have the satisfaction of soon having their bonds become an underlying lien of a large system, followed by one or more refunding issues.

The strongest feature, however, connected with city street-railroad securities is the fact suggested above, "that business depression seems to have very little adverse effect upon the earnings"; and, in fact, such securities hold a most enviable record in this regard. This can perhaps be best illustrated by the following table, prepared by Gardner F. Wells, which shows three important factors:

1—The constant increase in gross earnings of street-railroad securities.

2—The increase in street-railroad earnings, even during periods of great business depression.

3—The steadiness of street-railroad earnings compared with steam-railroad earnings.

Though the same laws would doubtless be found to apply to the street railroads of any city, the street railroads of Massachusetts are used as an illustration on account of the record of Massachusetts roads being much more complete. The table is as follows:

EARNINGS FROM OPERATION OF MASSACHUSETTS STEAM AND STREET RAILROAD COMPANIES FOR FORTY-FIVE YEARS, FROM 1865

Years	Steam-Railroad Earnings	Percentage of Decrease	Street-Railroad Earnings	Percentage of Increase
1865	$18,974,915		$1,502,171	
1869	21,20[illegible]		1,[illegible]447	
1870	21,56[illegible]		1,794,450	
1868	22,761,947		1,901,311	
1869	24,531,722		2,084,698	
1870	25,063,953		2,081,751	
1871	26,015,459		2,318,301	
1872	29,754,241		2,522,589	
1873	33,31[illegible]479		2,563,146	
1874	32,681,056		2,894,024	
1875	30,786,295		2,860,431	
1876	29,855,800		2,[illegible]5,091	
1877	28,931,[illegible]88		2,887,408	
1878	28,063,236	15(a)	3,008,941	+ 17(b)
1879	29,152,829		3,179,702	
1880	33,9[illegible],223		3,711,378	
1881	35,9[illegible]73		4,093,244	
1882	39,064,369		4,494,957	
1883	41,635,[illegible]00		4,580,042	
1884	41,45[illegible]07	42 (c)	4,[illegible]10,102	+ 7(d)
1885	41,742,341		5,108,715	
1886	46,171,689		5,[illegible]86,756	
1887	50,068,658		6,[illegible]81,404	
1888	53,720,[illegible]35		6,[illegible]24,[illegible]17	
1889	55,856,961		7,[illegible]23,[illegible]75	
1890	59,250,761		8,148,285	
1891	61,483,[illegible]14		8,80[illegible],841	
1892	64,143,[illegible]87		9,[illegible]58,[illegible]00	
1893	70,[illegible]25,[illegible]0[illegible]		10,932,174	
1894	64,128,423	9.3(e)	11,119,846	+2.7(f)
1895	66,[illegible]54,906		12,184,342	
1896	74,[illegible]86,[illegible]88		14,[illegible]44,[illegible]52	
1897	71,931,773		15,[illegible]1,[illegible]27	
1898	73,599,534		16,913,405	
1899	75,[illegible]19,[illegible]62		18,[illegible]15,350	
1900	82,191,[illegible]29		19,969,640	
1901	82,[illegible]87,586		2[illegible],[illegible]86,340	
1902	86,[illegible]99,505		23,486,474	
1903	91,[illegible]3,932		25,54[illegible],811	
1904	9[illegible],[illegible]28,348		2[illegible],[illegible]1[illegible],247	
1905	98,[illegible]96,225		27,043,291	
1906	105,454,452		29,563,802	
1907	111,4[illegible]5,933		30,557,862	
1908	10[illegible],[illegible]00,[illegible]95		30,750,962	
1909	138,10[illegible],772	—3(g)	31,956,007	+4.8(h)

a—Decrease from 1873
b—Increase over 1873
c—Decrease from 1893
d Increase over 1893
e—Decrease from 1893
f—Increase over 1893
g—Decrease from 1907
h—Increase over 1907

Note—Steam-railroad figures are for years ending June thirtieth. Street-railroad figures are for years ending September thirtieth

Of course, when comparing street-railroad securities with industrial securities, the contrast is even more marked, as, though the gross earnings of the principal electric railroad increased about five per cent in 1908 over 1907, the gross earnings of thirteen of the nation's principal industrial concerns decreased about thirty-five per cent, and the gross earnings of the steam railroads decreased in 1908 over 1907 about eight per cent—or from $2,602,757,503 in 1907 to $2,407,019,810 in 1908.

It will be seen, therefore, that the honestly issued bonds of street-railroad companies which are being operated in prosperous cities today by men who stand for what is right and best in the community should be safe and attractive investments, second only to the highest-grade municipal and underlying steam-railroad bonds; in fact, I believe the best combination of yield and security can today be found in certain well-seasoned street-railroad bonds that are now being offered by established bond-dealers of irreproachable integrity. On the other hand, unless one is fully acquainted with all conditions affecting a property, it is well to purchase only the mortgage bonds of city roads and such bonds as are protected by real property of a replacement value exceeding the bonds' debt, preferring underlying liens when they are obtainable.

How's Business and Why

THERE should be no hesitancy about telling the truth—at least, not in matters of this sort; and regard for the truth compels the declaration that at no time during the present season has the general business situation worn a gloomier look than in September. It is not exactly true that when Wall Street weeps all the land is sad, but it probably is correct to say that sentiment in Wall Street has been very blue of late; and, since it seems incapable of throwing off the depression, there is a suspicion that, whether it is aware of it or not, it is really endeavoring to discount something seriously adverse. What that something is there is no pretense of knowledge. Perhaps the apprehension is general and the outcome of many things is feared rather than events from a particular cause. Be that as it may, the future will unfold itself with sufficient definiteness and fittingly in point of time. It is the height of wisdom to be able to make the most of the present while maintaining due regard for what is ahead. That is the conservative attitude and the attitude of the business community of the United States in this year—1911.

Some time ago leading men in this and foreign nations—in this nation particularly—were wont to remark the contrast between depression in the States and the atmosphere of prosperity which pervaded the countries of Europe. The United States was represented as the only country that failed to join in the forward commercial movement. American financiers returning from abroad were prone to comment upon the encouragement extended to commercial enterprises—even monopolies—in Germany, while the habit of "baiting" corporations in this country was referred to deprecatingly. The inference was that there was little chance of betterment of conditions here, though Germany presented an inviting field for business enterprises; but a change has suddenly come over Germany, and it is doubtful if there will be any considerable exodus of capitalists from the States to locate in the land where capital is accorded full opportunities, for the land of Emperor William has raised signals of commercial distress within a few days. The war ghost is dancing and there are runs on the savings banks and threats of bread riots, approximating those likewise reported from communities in France. The French bankers have been calling home loans of money made in Berlin, and Berlin bankers have been seeking to borrow in New York. Germany has her political troubles, and, though of a different sort, they compare none too favorably with those in this country. The United States is not the worst country to dwell or do business in, albeit it doubtless has important economic problems on hand, in the solution of which it may perhaps have to serve as the pioneer among the nations.

The Prospects for Better Times

One such problem is the relation of capital and labor, of production and consumption; and it is round these problems that great economic troubles revolve. All prominent commercial nations have these troublesome questions on hand, and all are perplexed to deal with them. Nor is there indication of change in these matters for the present—unless for the worse—in any nation. Leaders of the labor unions are seeking to organize the broadest sort of federations so as to strike at capital as a body in the enforcement of demands; and they may succeed unless jealousies shall rise among the unions or among their leaders. There are not lacking present signs of jealousy. There is a suggestion that capital will need to organize similarly if it would cope successfully with organized labor; and there is the further suggestion that Federal legislation will alone be adequate to deal with this issue. It is in the last direction that the best hope probably lies, and the United States furnishes a superior opportunity for the enactment of laws whose execution will be backed by a powerful national sentiment—laws made by the representatives of the people and enforced as a matter of public policy and for the common good.

From time to time it has been asked whether the commercial activity noted in Germany, England and other European countries would not soon be experienced by the United States. Recently the query has been, rather, whether those countries would not follow the United States into the commercial shadow. The troubles in all the countries are near kin. They relate to the granting of special privileges to certain classes and to the high cost of the necessities of life, as well as to other matters. The main problem in hand is to establish equality among all classes and to bring about the uplift of mankind. This is a world problem and a very old one, but one that will not pass until it is solved. It looks as if this country might have a serious part in solving this problem or might assist materially in its solution, for perfect solution is doubtless an affair of the far future.

The hardheaded business man will probably laugh at thoughts of this character; but, if he really doubts that some great law is operating to the end observed, let him ask himself why it is that the best-laid plans of the ablest business generals and politicians the world can boast of are entirely negatived in the effort to lift business out of the slough and give it a free course in accustomed channels, and to produce contentment among the masses of people. The unsolved problems involve the progress of humanity, and individual and class effort is powerless to swerve it from its course. When men shall seek the highest good of themselves and their fellows as a community, and shape their efforts with that aim in mind, the way for the return of true and lasting progress will be found. It is not expected that this can be fully realized in this generation or in the generation next to follow; but an advance can and will be made, and men will act as agencies to promote it, suffering inconvenience or loss until they discover the course they ought to follow—for it is through inconvenience, loss and suffering that most, if not all, progress comes.

Why Sentiment is Gloomy

Men feel gloomy over the situation today through disappointment of hopes indulged of better times. They appear now to have commonly concluded that better times must be deferred until conditions are right for the return, which it is acknowledged will not be for some time—at least not until another Presidential election verdict has been as good as rendered. Business, then, is depressed—not to extremes by considerable, but beyond anything more than the semblance of activity, and that in special industries only. They point to the steel industry as an example of the more active lines—and there they say operations approximate seventy-five per cent of capacity; but in the same breath they allow that profits are unsatisfactory.

Then they mention the cotton industry and point to the fact that eighty-five thousand operatives in Massachusetts have been set to work within a given eight days, including two Mondays. That looks fine, and one might infer that business was brightening a great deal in textile lines; but the men most concerned do not admit so much. The mills have gone to work on spring goods with limited orders and at a reduction of one-fourth to one-half cent in prices. With a struggle on to force a higher than the market price for raw cotton it is difficult to plan definitely for the future. The woolen industry has improved, and some big Government orders for woolen uniforms for the soldiers, in place of worsted, will serve as a stimulant; but there looms ahead the liability of tariff changes to interfere with prolonged revival. And whichever way one looks he finds business moving within rather cramped lines and waiting for a change, for a broadening opportunity.

It is about the same way with stock speculation. There they are wont to say there is nothing going on, so very small is the volume of transactions. A compilation shows in the first seven months of this year aggregate dealings at New York, in three stocks, of 38,665,000 shares. That would surely suggest anything but inactivity; but the narrowness speedily appears when it is said that the aggregate sales of all stocks for the same period amounted to only 59,904,498 shares, trading in the three stocks named embracing all save 21,249,498 shares. Obviously there has been no public speculation in the current year, and the professional talent has been playing a game

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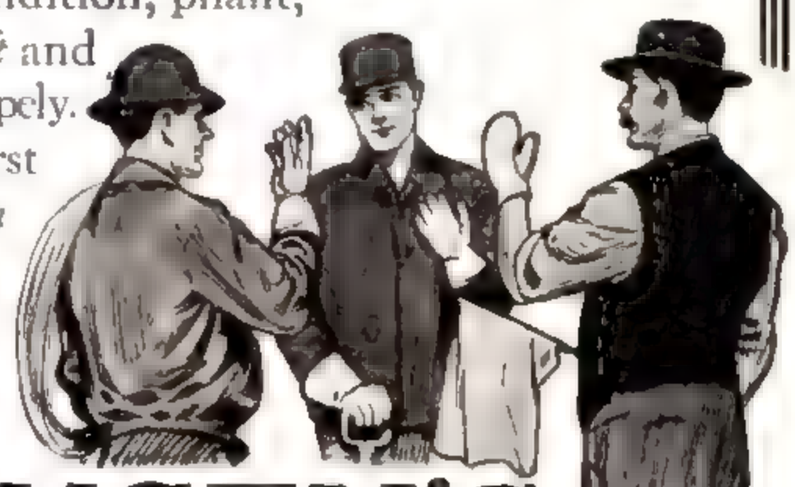
And in the first place *again* (for this big item cannot take second place)—



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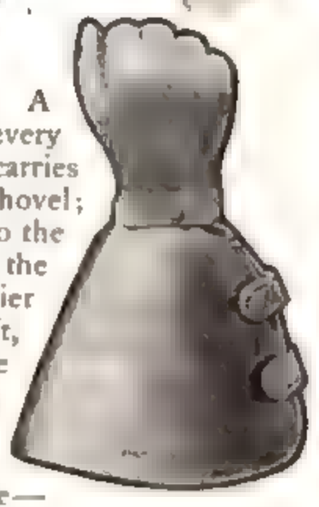

are built to fit every hand, *according to its task.* A different, practically "made-to-order" glove for every working or sporting purpose. For the hand that carries the kit of tools, or the rifle—a surgeon's case or a shovel; the hand that pulls the throttle, fastens the wires to the pole, or turns the wheel of a motor-car—it's all the same. Any—all kinds of work or play are made easier with Hansen's Gloves. They are perfectly soft, pliable and comfortable without the clumsiness of the ordinary glove Your fingers are free; double your fist in comfort—the Hansen Glove never crowds. It is made in all sizes and various colors. The prices are low, for Hansen's Gloves cost no more—yet will outlast the ordinary kind. They are heat-proof and water cannot injure them. For the heavier trades—engineers, dredgemen, lumbermen, etc, we have the "Glad Hand" and the "Protector" which feel like kid and wear like raw-hide.

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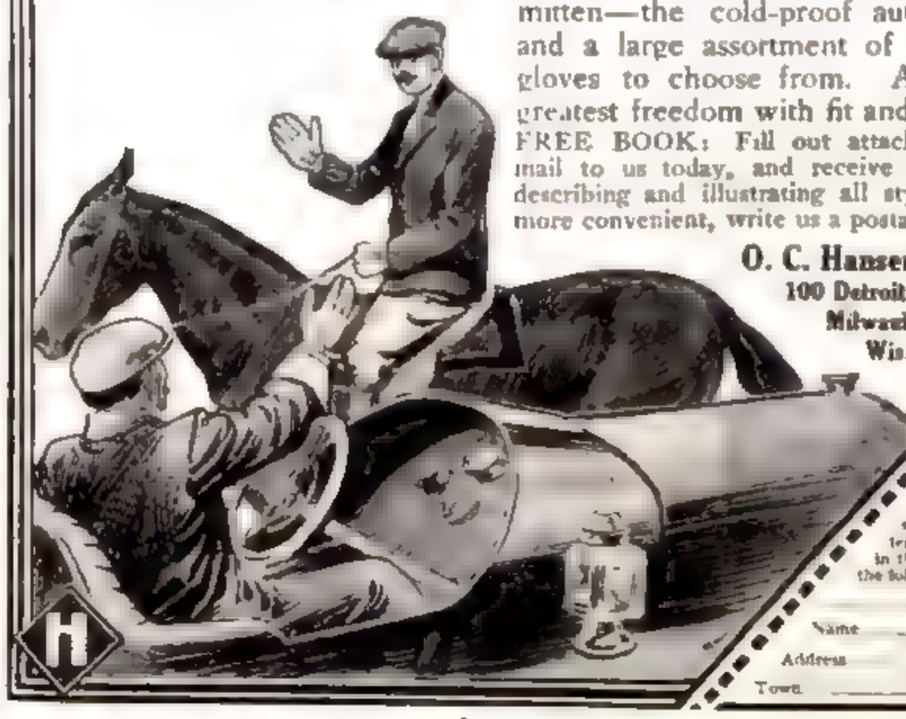

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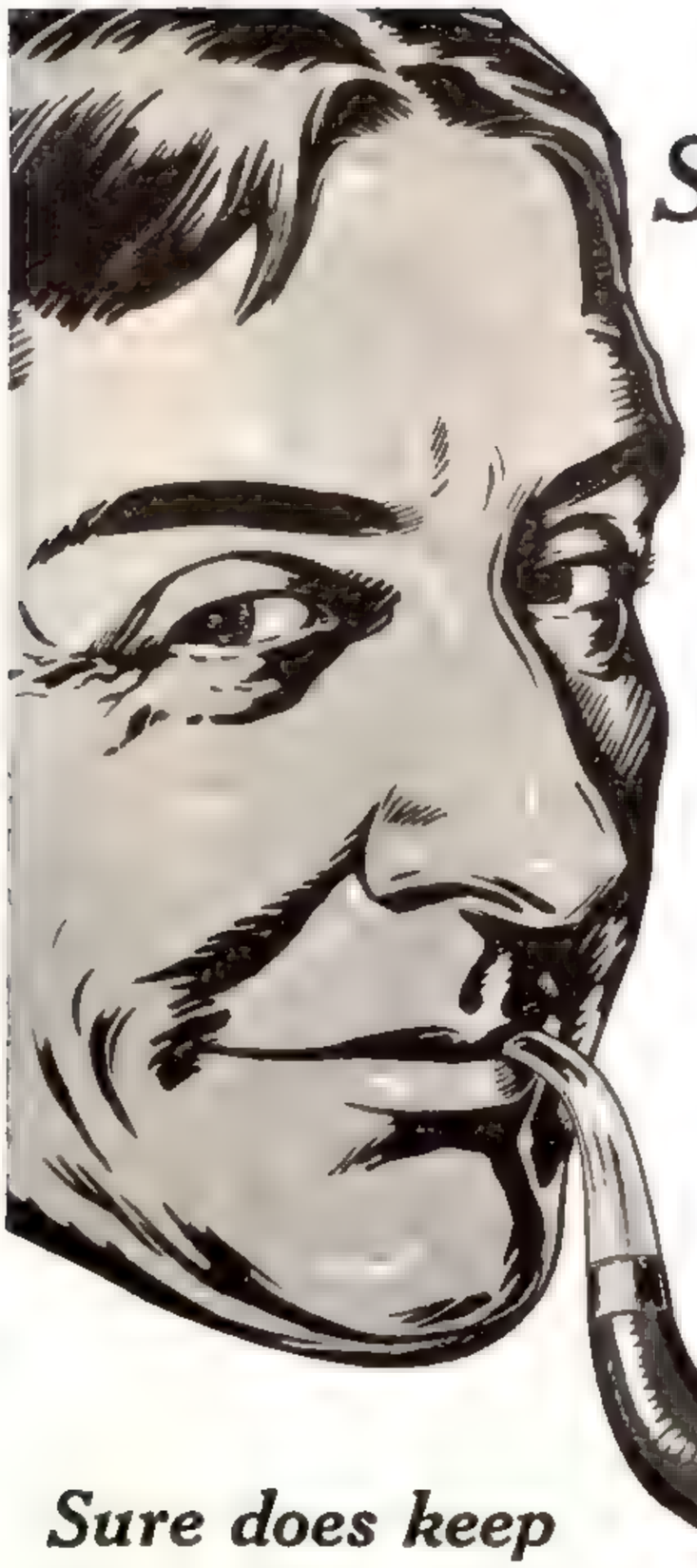

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P. A. can't bite your tongue. Its teeth are pulled by a patent process, patented by your Uncle Sam and used by us exclusively.

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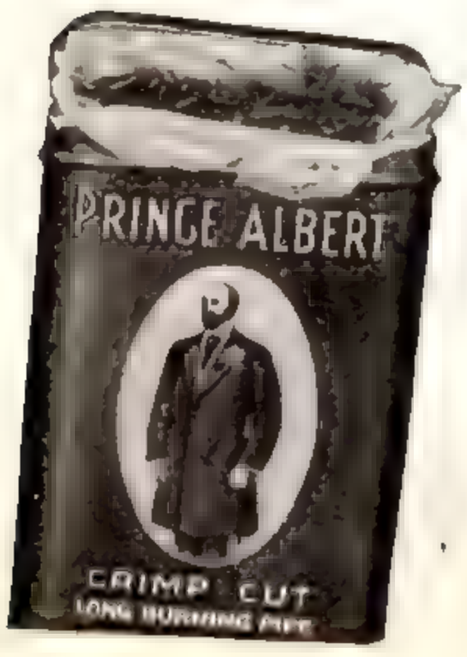
Take it straight, you never placed a dime to better advantage.



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devoid of variety all the season. To look closer it is found that the entire capital stock of one of the three stocks—United States Steel common—has been turned over three times in the seven months; that another—Union Pacific common—has been turned over 4.34 times; while Reading common has been turned over ten times.

The combined stocks have been turned over 4.47 times within the period named. Now it is not presumed that all the shares of any of the companies have been traded in even once in seven months; indeed, there are great blocks of Reading so held that they are believed to remain permanently out of the market; and the same may be true of each of the other stocks mentioned; so that it appears that professional traders have been buying and selling over and over substantially the same shares. There have been intervals when the stock market has broadened and a fair list of different stocks been traded in, but the change has been only for a few days; and then the old condition of apathy would return and operations would be mainly restricted to the specialties named.

It has long been conceded that Wall Street gives the first evidence of coming commercial revival, and to find that thoroughfare still dealing in special stocks—and merely swapping one certificate for another, so to speak—has intensified the general feeling of discouragement. It is held that when the great bankers foresee commercial revival they will be the first to appear in the security market as buyers, the purpose being to discount such revival by acquiring stocks to be sold when the evidence of commercial activity shall become manifest to others. It is said that the bankers referred to take little interest in the share market at this time, other than to buy occasionally some of the shares with which their names are identified, perhaps because they appear cheap and perhaps to support the general market.

Business appears to be about the same in all parts of the country, making allowance for the claim that there is more doing in the South than elsewhere. Bank clearings do not bear out this claim; these, in fact, show business about the same as a month ago, everywhere except in the states west of the Mississippi River, reaching to the mountain states but not crossing the divide. The close of the vacation season serves as a sort of quickening force in the business world, men feeling the more disposed to effort as the weather grows cooler and as pleasures are left behind. There is, moreover, a general stocking up for late fall and winter trade at that time. So far as has developed, buyers are still pursuing a conservative policy in the matter of replenishing their stock of goods and supplies, the price factor having some influence in determining their course.

Prices of commodities continue the upward trend and on September eleventh were higher on the average than at any time since the year came in. The advance was 1.8 per cent in September; and, though 2.6 per cent higher on that date than two years before, they were 1.4 per cent lower than on the corresponding date in 1910. Eleven out of thirteen groups of commodities rose in August, textiles and leather alone declining. Agricultural products generally advanced on unfavorable harvests or prospects at home and in foreign countries. Even in the Canadian land of promise the estimated wheat yield has been reduced to one hundred and seventy-eight million bushels from rising two hundred million bushels by killing frost or rust. Coffee has reached the highest price since April, 1896; while sugar has sold higher than at any time in twenty-two years—and the trend is still upward at the time of writing.

There is a regrettable insistence upon high prices for pretty much everything which enters human consumption as food or clothing. There is a renewal of the attempt to establish an arbitrary and unnatural price for raw cotton under the pretense that the crop is nothing like what the public and private canvasses estimate that it is. The great rise in sugar is charged to drought in foreign lands and the competition of refiners for possession of the raw article. It is fancied that the margin for refining profit in case of high prices will be increased. The effect on consumers is obvious. The more they spend for this article the less will remain for other uses. High prices, unless accompanied by a corresponding increase in income, operate adversely to business; and there is small chance of an increase in the average income of the mass of consumers. There are threatened strikes for higher wages, but they are not commonly achieving the object sought. They are ill-timed. This is an occasion for contraction, not expansion, of expenditures for operating or other purposes. More or less of the threatened strikes, as upon the railroads, are thought to be designed as much to avert wage reduction as to secure higher wages.

Building statistics for August are not considered a fair criterion of the state of the building trade, the footings of permits having been distorted by those taken out in Chicago prior to the going into effect of a new building law and not designed for immediate construction. Including Chicago permits, contemplated expenditures as indicated for August were $70,083,293 in ninety-nine cities, an increase—indicated—of 16.6 per cent compared with July, and of 24.2 per cent compared with August of last year. Excluding Chicago, the returns from ninety-eight cities for the month were but $43,882,793, showing a decrease of 10.5 per cent from July and 11.6 per cent from August of last year. Of the ninety-nine cities there were gains in forty-seven and losses in fifty-two.

Sense and Nonsense

Fellow Feeling

THE captain who is in charge of the Bertillon Bureau at the New York police headquarters has been studying the thumbprints of criminals for so many years that he has now as good a memory for them as most men have for faces. Every one of the classified thousands of thumb and finger prints in his cabinets has its individuality for him.

Two burglars broke into a home in Flatbush, Brooklyn, were detected, and in the fight that followed one of them shot and killed a woman member of the household. One of the burglars also was shot and badly wounded. His injury led, on the following day, to the arrest of both. Following the usual police custom the captain was sent for to take the fingerprint impressions of the prisoners for purposes of comparison and preservation.

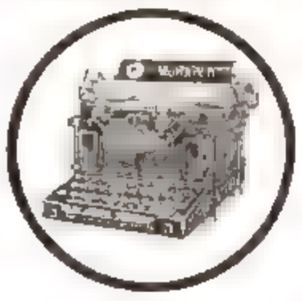
One of the pair, a surly foreigner, was admittedly a thief; the other was the man who had been wounded. He was a big Austrian named Schleimann. As he lay on his cot he protested over and over again that he had never been concerned in any crime before, that he was an honest artisan who had been induced by a chance acquaintance to take part in the burglary.

"Usually," said the Bertillon expert, in telling the story, "I don't take much stock in the tales of captured thieves. But I couldn't find a duplicate of Schleimann's fingermarks anywhere in my collection, and I was being forced to believe that he had told the truth when he said he was a novice as a burglar.

"I was just about to conclude that he was really what he looked to be—a big, simple-minded, sentimental fellow who had made the mistake of falling into bad company and would probably pay for it with his life—as a matter of fact he died in the electric chair within four months. Still there was something strangely familiar about one of his thumbprints—the left one. The more I studied it the more I was convinced that I had seen it before. I went through the cabinets again—nothing doing. Then all of a sudden it came to me:

"Three months before there had been a burglary in another part of Brooklyn that was marked by at least one very unusual circumstance. Our men never caught the burglars, but following their usual custom they had made careful search of the premises for any evidences that the thieves might have left behind. As a result I had on file an enlarged photograph of a greasy thumbprint that one of the detectives had found upon a cut-glass rose bowl that the burglars had discarded after taking it out of a china cabinet. I got this enlarged photograph out of the case where it was kept and laid it alongside the newly taken

Just a little
Better
every line
makes the



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Better yet, let our nearest representative show you the Monarch. If he isn't near enough and you know of a good salesman, send us his name and address.

THE MONARCH TYPEWRITER COMPANY

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No Three O'Clock Fatigue

A Collar Button is Little

But there's a mighty deal of satisfaction in having one that is perfect in workmanship—absolutely smooth on the back, so it will not scratch or chafe the neck—made with an honest layer of gold that won't wear off in years of use—made in one piece and so strong that it cannot break—and made in so many different styles and sizes that you can select one to suit your exact needs—either of solid gold or in the best quality of rolled gold plate—That collar button is the

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and to make sure that you are getting the genuine look for the name stamped on the back. Each button guaranteed—a new one free in exchange if broken or damaged from any cause.

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Does Your Granite Dish or Hot Water Bag Leak?
Don't Throw It Away
MENDETS

Mend all leaks instantly in graniteware, hot water bags, tin cooking utensils, etc. No heat, solder, cement or rivet. Any one can do it. Leaves a permanent smooth. Sample box, 10c. Complete box assorted sizes, 25c postpaid. Wonderful opportunity for live agents. Write today. Collette Mfg. Co., Box 119, Amsterdam, N. Y.

thumbprint impressions of the wounded burglar Schleimann."

In five minutes more, as the captain describes the sequence, he was on his way back to Brooklyn. He walked into the prison ward of the hospital where his man lay groaning and weeping.

"Schleimann," he said sharply, "when you broke into that house on the Park Slope three months ago why didn't you take the cut-glass rose bowl with the gold filigree work on it?"

So sharp was the shock of this attack that the man blurted out the truth.

"It was too heavy to carry away with me," he said.

"And why, before you left, did you take time to let the canary bird out of its cage?"

"Captain," said Schleimann, "just as we were going away I saw that little bird in its cage. I'd just finished serving a five-year sentence in Joliet and I hated to see any living thing locked up—I knew what it was to be a prisoner—so I stopped to let the canary bird out of its cage."

The Scapegoat

Somewhere between the farmer and the grocer's
where I buy
There's a mysterious Pirate, who is knavish,
bold and sly;
He levies toll on all the goods that pass along
his way
And takes the cream of profit—so I've heard
my grocer say.
When melons leave the farmer's field the price
is very low,
But when they reach the grocer's they are
thirty cents or so.
I ask my grocer why between the field and
store this span.
He always makes the same reply: "Oh,
that's the Middleman!"

Somewhere between the iceberg and the wagon
at my door
An unseen Brigand levies toll of half the ice
or more;
For ice is not so dear a thing in Nature, as
you see,
But cost increases greatly by the time it gets
to me;
I know it should be cheaper, but the iceman's
share is small—
His profit's whittled down until he gets quite
none at all.
And when I ask him why so much for this
small bit I scan
He always makes the same reply: "Oh,
that's the Middleman!"

Somewhere between my butcher and the steer
that's in the corn
An unknown Robber plies his trade, so sure
as you are born;
He calls for half the porterhouse and takes it
as his own,
And I pay thirty cents a pound for stringy
ends and bone.
The butcher gets no profit, as he tells me so
with tears;
The raiser loses money at the price he gets for
steers.
And when I ask them why this spread between
the steer and pan
They always make the same reply: "Oh,
that's the Middleman!"

Somewhere in splendor rich he bides—he
walks on golden floors;
He lolls in velvet, silk and lace; the jewel-
studded doors
Swing at the touch of myriad slaves; the walls
of ivory
Are hung with priceless tapestries—no
Crœsus rich as he!
He wades knee-deep in priceless gems; he
lies at sumptuous ease,
While coins of gold lie ankle-deep and thick
as leaves on trees.
No store of wealth like his was ever seen since
Time began;
The profits of all Trade are his—he is the
Middleman! —*J. W. Foley.*

A Recurring Necessity

THE two young women who recently shot W. E. D. Stokes in New York were released on bail and promptly signed up to appear for a week on one of the roof gardens. On their first night James Thornton, the veteran monologue comedian, dropped in to see them.

"What do you think of it?" asked the house manager.

"If the young ladies wish to get a second week," said Thornton, "they'll have to shoot him again."

Trade Mark Reg. U. S. Pat. Off.

You Have Heard of the Ostermoor Smile

Here is the Reason for it

During the half century the Ostermoor has been the Nation's mattress standard, it has brought the smile of rest and refreshment to *millions* of faces from childhood to old age. This is the Ostermoor Smile; you see it everywhere! But the *reason* for this smile is what interests you.

That reason is the comfort we build into the Ostermoor—four thousand layers of filmy, downy cotton, interlaced and interwoven in such a way that it is like lying on a myriad of tiny interlocking springs of gentle, yielding resiliency, when you sleep on the

OSTERMOOR
MATTRESS $15.
Built—Not Stuffed

No other mattress possesses such billowy softness, because no other mattress can use this patented method. The Ostermoor is *built*, not stuffed.

This process of building is what makes Ostermoor Comfort—the kind that rests exhausted nerves, refreshes tired bodies—and brings the Ostermoor Smile!

We have thousands of letters (many of them were recently published in our advertisements) proving that an Ostermoor will give this kind of comfort and service *uninterruptedly* for terms of years up to half a century. No other mattress can offer such proof. The Ostermoor does not mat or pack, and never needs re-making.

Write for 144-Page Book With Samples FREE

No matter what kind of mattresses you have or are thinking of buying, you owe it to your pocketbook and your household happiness to read this book before getting it. Drop a postal; it's IMPORTANT.

Don't buy the "just-as-good." Our trade-mark is your guarantee. When necessary, we ship mattresses express prepaid, on thirty nights' free trial, same day your order is received. Money back if you want it.

MATTRESSES COST
Express Prepaid
Best Blue and White Ticking

4'-6"—45 lbs.		$15 00
4' 0"—40	"	13 35
3' 6"—35	"	11 70
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All 6 feet 3 inches long. In two parts, 50c extra. Discount ... allowed on mattress costing $1 ... more. French Mercerized Art Ticking, $3 ... more.

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All Ages Smile the Ostermoor Smile!

Factory of Buick Motor Co., Flint, Mich.—For 1912, As Always

Buick Offering for 1912

CONTRARY to the fixed policy of this company, which has always refrained from making any announcement in advance of its season's production, this—the only announcement to be made—is being made because of the demand by Buick dealers and Buick users who have been to the factory and have seen the new production. The Buick Motor Co. since its inception has had the distinction of being not only the foremost manufacturer of medium priced cars in point of quality but in numbers of cars built as well, and it enters the season of 1912 still occupying this enviable position.

As evidence of this, Buick again gets first choice of space in Madison Square Garden Show, January 7th to 14th, 1912. Choice of space at this show is always allotted to the manufacturer showing the largest total volume of sales during the past twelve months, as proven by sworn statement furnished by each manufacturer exhibiting. These statements showed that Buick sales exceeded those of every other competitor exhibiting.

Its buildings occupy 160 acres and contain 53 acres of floor space. Its employees number 8,000 people. Its investment represents $13,700,000. It has built and sold to date 83,000 automobiles. It has branches and distributers in 49 cities and is represented in the United States by 3,500 dealers.

Every part of this equipment has but one purpose and that is—to render such service to the user as has made it possible for Buick to openly defy anyone to produce a Buick car that is worn out.

, the Largest Motor Car Manufacturing Plant in the World

A continuation of this policy is assured for 1912 by a strong, sound organization, backed by unlimited capital and substantial resources.

THE FULL EXTENT OF THIS COMBINATION IS REFLECTED IN THE 1912 BUICK LINE COMPRISING THE FOLLOWING NEW MODELS:

A snappy, powerful, high-grade Roadster.	A handsome, stylish, fore door Touring Car.	A Roadster with distinctive features, with top, glass front, gas tank and demountable rims.	A Touring Car of original design, fully equipped with top, top hood, glass front, Prest-O-Lite tank, demountable rims, etc.	A Touring Car supreme, fully equipped with top, top hood, windshield, Prest-O-Lite tank, demountable rims, etc.
$850	**$1,000**	**$1,075**	**$1,250**	**$1,800**

All Cars for 1912 have Sliding Gear Transmission

Every Buick Car for 1912 will represent in its construction absolutely every tried and successful feature tending toward the one idea, that of successful performance for the user under any condition of usage in any section of the world. All the speed and power for which the name Buick is famous has been retained; cars are absolutely noiseless, and in detail of finish and equipment are the equal of any car on the market.

WHEN BETTER CARS ARE BUILT BUICK WILL BUILD THEM

BUICK MOTOR COMPANY, FLINT, MICH.

If Success Proves Merit

we need say nothing more about the "Frankel Fifteen" than this:—

It is the largest selling brand of men's Suits and Overcoats at $15 known to the American Clothing Trade.

"Frankel Fifteen" Suits and Overcoats are the product of the Frankel System and the Frankel factory. The Frankel System is the "last word" in scientific tailoring. The Frankel factory is conceded to be the country's best model of arrangement, comfort, cleanliness and organization.

All-Wool Fabrics **Superb Tailoring**
Exclusive Patterns **"Classy" Styles**

Every "Frankel Fifteen" bears a printed guarantee-ticket on the sleeve which entitles the purchaser to a new garment, free, if the one he buys disappoints him in wear or service.

Sold in nearly every city and large town in the United States—and going into the remainder as fast as we can sign up new agents.

If you are a clothing dealer in a town where the "Frankel Fifteen" is not on sale, get hold of the fastest-selling line of clothing that has appeared in the history of the American Clothing Trade.

15
FRANKEL FIFTEEN
Suit or Overcoat

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If you do not know the "Frankel Fifteen" agent in your city, write for our interesting Style Book and we will tell you how to get a "Frankel Fifteen" Suit or Overcoat

NOBLESSE OBLIGE

(Continued from Page 5)

"Sure, I know," Marcus agreed. "He's got altogether too much to say for himself. Only this morning he tells me he wants a raise to six dollars a week."

"Could you blame him?" Philip asked mildly. "He's doing good work here, Marcus."

"Yow! he's doing good work!" Marcus exclaimed. "He's fresh like anything, Scheikowitz. If you give him the least little encouragement, Scheikowitz, he would stand there and talk to you all day yet."

"Not to me he don't," Philip retorted. "Lots of times I am asking him questions about the folks in the old country and always he tells me: 'With greenhorns like them I don't bother myself at all.' Calls his father a greenhorn yet!"

Marcus flapped his right hand in a gesture of impatience.

"He could call his father a whole lot worse," he said. "Why, that *Ganef* ain't even wrote you at all since the boy comes over here. Not only he's a crook, Scheikowitz, but he's got a heart like a brick."

Philip shrugged his shoulders.

"What difference does it make if he is a crook?" he rejoined. "The boy's all right anyway. Yes, Marcus, the boy is something which you could really say is a jewel."

"*Geh weg!*" Marcus cried disgustedly—"a jewel!"

"That's what I said," Philip continued—"a jewel. Tell me, Marcus, how many boys would you find it which they are getting from three to five dollars a week and in one year saves up a hundred dollars, y'understand, and comes to me only this morning and says to me I should take the money for what it costs to keep him while he is learning the language, and for buying him his clothes when he first comes here. Supposing his father is a crook, Marcus, am I right or wrong?"

"Talk is cheap, Scheikowitz," Marcus retorted. "He only says he would pay you the money, Scheikowitz, ain't it?"

Philip dug down into his pocket and produced a roll of ragged one and two dollar bills, which he flung angrily on to a sample table.

"Count 'em," he said.

Marcus shrugged again.

"What is it my business?" he said. "And anyhow, Scheikowitz, I must say I'm surprised at you. A poor boy saves up a hundred dollars out of the little we are paying him here, and actually you are taking the money from him. Couldn't you afford it to spend on the boy a hundred dollars?"

"Sure I could," Philip replied as he pocketed the bills. "Sure I could and I'm going to too. I'm going to take this here money and put it in the bank for the boy, with a hundred dollars to boot, Polatkin, and when the boy gets to be twenty-one he would anyhow got in savings bank a couple hundred dollars."

Polatkin nodded shamefacedly.

"Furthermore, Polatkin," Philip continued, "if you got such a regard for the boy which you say you got it, understand me, I would like to make you a proposition. Ever since Gifkin leaves us, y'understand, we got in our cutting room one *Schlemiel* after another. Ain't it? Only yesterday we got to fire that young feller we took on last week, understand me, and if we get somebody else in his place today, Polatkin, the chances is we would get rid of him tomorrow, and so it goes."

Again Polatkin nodded.

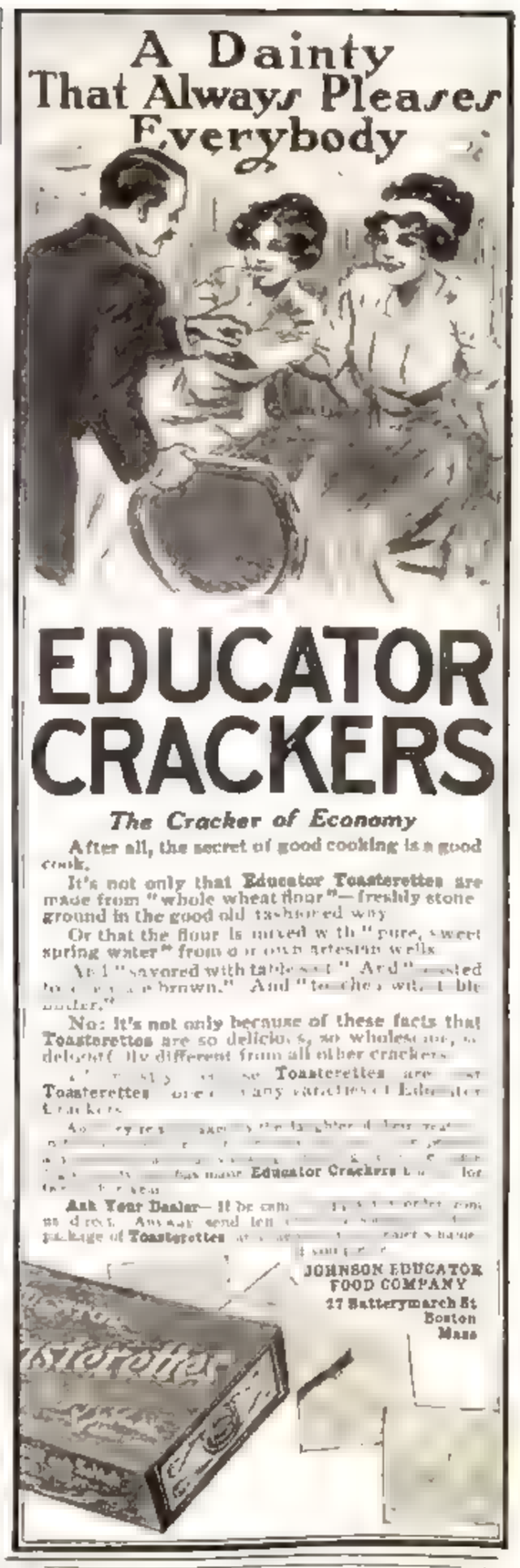
"So, therefore, what is the use talking, Polatkin?" Philip concluded. "Let us take Joe Borrochson and learn him he should be a cutter, and in six months' time, Polatkin, I bet yer he would be just so good a cutter as anybody."

At this juncture Polatkin raised his hand with the palm outward.

"Stop right there, Scheikowitz," he said. "You are making a fool of yourself, Scheikowitz, because, Scheikowitz, admitting for the sake of no arguments about it that the boy is a good boy, understand me, after all he's only a boy, ain't it, and if you are coming to make a sixteen-year-old boy an assistant cutter, y'understand, the least that we could expect is that our customers fires half our goods back at us."

"But ——" Scheikowitz began.

"But nothing, Scheikowitz," Polatkin interrupted. "This morning I seen it Meyer Gifkin on Canal Street and he ain't working for them suckers no more; and I says to him is he willing to come back here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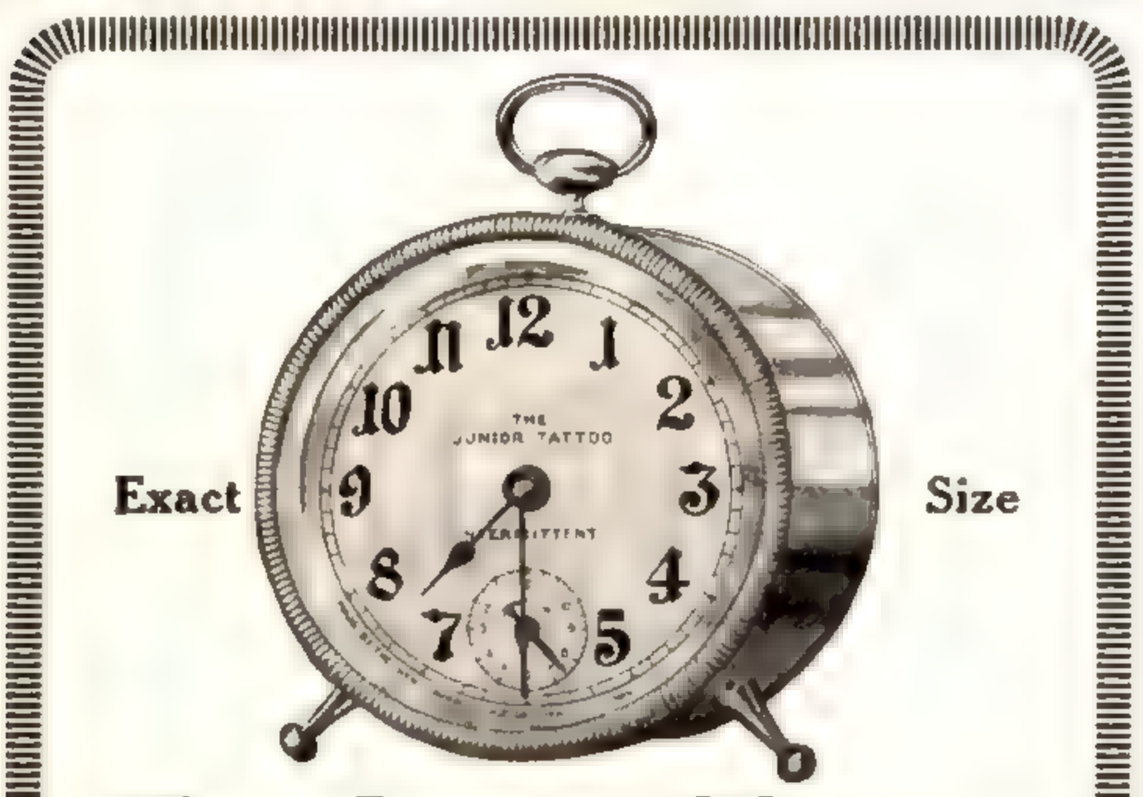

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Select, Home-like, Economical. Suites of Parlor, Bedroom, Private Bath $1 50 daily and up
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"Just One More, Please"

WHAT is harder than keeping fingers from a tempting box of Lenox Chocolates? Youngster or dignified grown-up—it's all the same; your mouth waters, your fingers itch till you get "just one more."

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Lenox Chocolates are the wholesome, healthful kind of confectionery. The coating is of rich, creamy chocolate of highest quality and the fillings are unusually delightful and delicious.

The list, in part, includes jelly nougat, nut caramel, fruit cream, etc. Can you think of flavors more pleasing?

Be good to yourself—have a Lenox Chocolate treat—it will be a thing to remember

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Field Representatives Wanted in Every County

Splendid Income assured

at the same wages, and he says yes, providing you would see that this here feller Borrochson wouldn't pretty near kill him."

"What do you mean pretty near kill him?" Scheikowitz cried. "Do you mean to say he is afraid of a boy like Joe Borrochson?"

"Not Joe Borrochson," Polatkin replied. "He is all the time thinking that your brother-in-law Borrochson comes over here with his boy and is working in our place yet, and when I told him that that crook didn't come over at all Meyer says that's the first he hears about it or he would have asked for his job back long since already. So he says he would come in here to see us this afternoon."

"But ——" Scheikowitz began again.

"Furthermore," Polatkin continued hastily, "if I would got a nephew in my place, Scheikowatz, I would a damsight sooner he stays working on the stock till he knows enough to sell goods on the road as that he learns to be a cutter. Ain't it?"

Scheikowitz sighed heavily by way of surrender.

"All right, Polatkin," he said; "if you're so dead set on taking this here feller Gifkin back go ahead. But one thing I must got to tell you. If you are taking a feller back which you fired once, understand me, he acts so independent you couldn't do nothing with him at all."

"Leave that to me," Polatkin said, as he started for the cutting room, and when Scheikowitz followed him he found that Gifkin had already arrived.

"*Wie gehts*, Mister Scheikowitz?" Gifkin cried, and Philip received the salutation with a distant nod.

"I hope you don't hold no hard feelings for me," Gifkin began.

"Me hold hard feelings for you!" Scheikowitz exclaimed. "I guess you forget yourself, Gifkin. A boss don't hold no hard feelings for a feller which is working in the place, Gifkin; otherwise the feller gets fired and stays fired, Gifkin."

At this juncture Polatkin in the rôle of peacemaker created a diversion.

"Joe," he called to young Borrochson, who was passing the cutting-room door, "come in here a minute."

He turned to Gifkin as Joe entered.

"I guess you seen this young feller before," he said.

Gifkin looked hard at Joe for a minute.

"I think I seen him before somewheres," he replied.

"Sure you seen him before," Polatkin rejoined. "His name is Borrochson."

"Borrochson!" Gifkin cried, and Joe, whose color had heightened at the close scrutiny to which he had been subjected, began to grow pale.

"Sure, Yosel Borrochson, the son of your old neighbor," Polatkin explained, but Gifkin shook his head slowly.

"That ain't Yosel Borrochson," he declared, and then it was that Polatkin and Scheikowitz first noticed Joe's embarrassment. Indeed even as they gazed at him his features worked convulsively once or twice and he dropped unconscious to the floor.

In the scene of excitement that ensued Gifkin's avowed discovery was temporarily forgotten, but when Joe was again restored to consciousness Polatkin drew Gifkin aside and requested an explanation.

"What do you mean the boy ain't Yosel Borrochson?" he demanded.

"I mean the boy ain't Yosel Borrochson," Gifkin replied deliberately. "I know this here boy, Mr. Polatkin, and, furthermore, Borrochson's boy is got one bum eye, which he gets hit with a stone in it when he was only four years old already. Don't I know it, Mr. Polatkin, when with my own eyes I seen this here boy throws the stone yet?"

"Well, then, who is this boy?" Marcus Polatkin insisted.

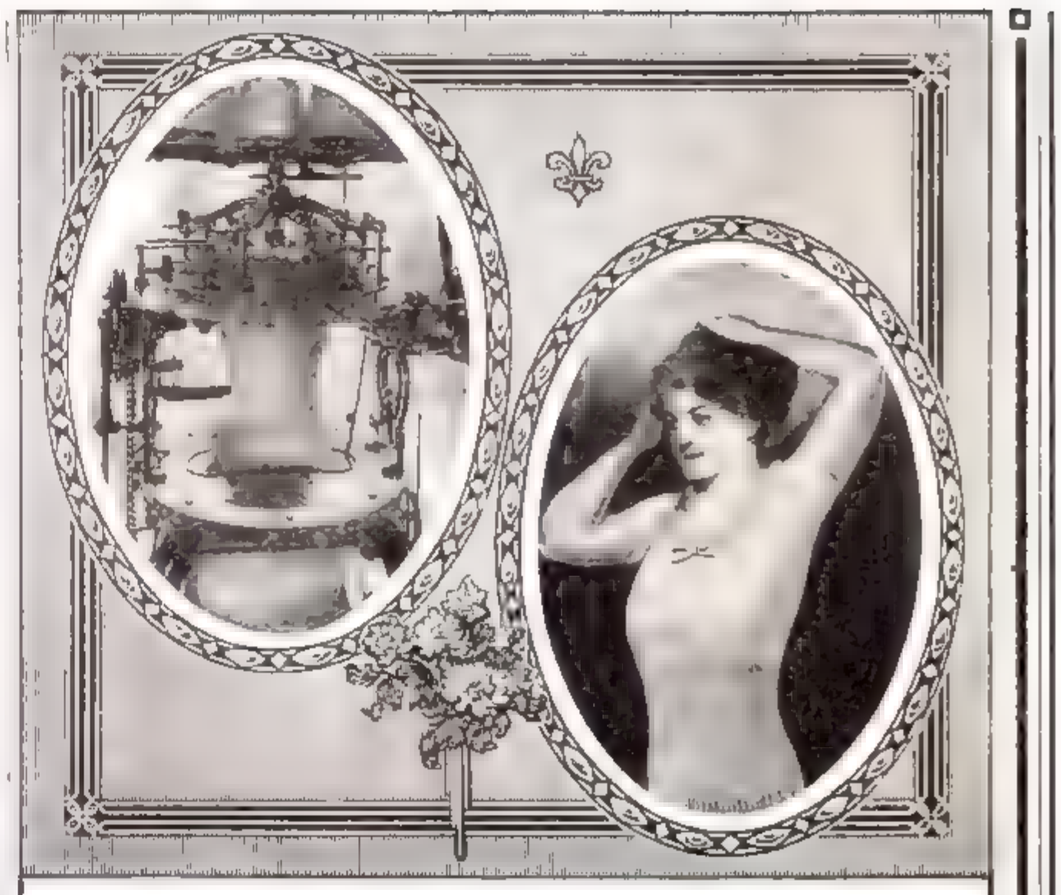
"He's a boy by the name Lubliner," Gifkin replied, "which his father was Pincus Lubliner, also a crook, Mr. Polatkin, which he would steal anything from a toothpick to an oitermobile, understand me."

"Pincus Lubliner!" Polatkin repeated hoarsely.

"That's who I said," Gifkin continued, rushing headlong to his destruction. "Pincus Lubliner, which honestly, Mr. Polatkin, there's nothing that feller wouldn't do—a regular *Rosher* if ever there was one."

For one brief moment Polatkin's eyes flashed angrily, and then with a resounding smack his open hand struck Gifkin's cheek.

"Liar!" he shouted. "What do you mean by it?"



Knitted to Your Form

THERE is *one* make of fine-ribbed union suits knitted to your form, Madam, and *only* one.

That is the

Richelieu

Other union suits, at the same price, are shaped at the waist by coarse seams.

Compare them at your dealer's.

There are two distinct types of the Richelieu, made in cotton, mercerized and merino, and priced from $1.00 to $3.00.

THE WIN-SUM

In the Win-sum, you have a union suit giving the same combination as that found in a summer-weight vest worn with a heavy-weight lower garment—and this without seams.

THE SEEM-LESS

You have in the Seem-less a union suit with a glove-fitting waist of thinner texture and with no waist seams to cause discomfort beneath the corsets.

If your dealer cannot supply you, send us his name and address with your height, weight and bust measurement, and we will fill your order.

An unusual booklet on request

RICHELIEU KNITTING CO.
60 Broad Street **UTICA, N. Y.**

By the way, have you entered your ideas for the $500.00 Richelieu prizes? If not, ask your dealer for a blank and particulars—or write us.

Cluett

Color-Fast COAT SHIRTS

A Cluett Color-Fast Coat Shirt will look best on you longer than ordinary shirts, because it is made of better than ordinary color-fast fabrics. *$1.50 and up*

Send for booklet, "Proper Dress." Cluett, Peabody & Company, 457 River Street, Troy, N. Y.

Barcalo Buffalo

All iron or brass beds and cribs that bear the trade-mark "Barcalo-Buffalo" have UNBREAKABLE CORNERS—bed is guaranteed for 35 years.

Strongest at the point where most metal beds are weakest—at the corners. You can pound them with a hammer, and if they break you get a new bed. Barcalo Beds never sag, because the corners fit snugly.

Tell your dealer you want a "Barcalo" Bed

If he doesn't sell Barcalo Beds, send us his name and ask for our "STYLE BOOK OF BEDS." Shows 100 designs, $10 up. The extra beauty and convenience, and the guarantee back of Barcalo Beds, will repay you. A Barcalo makes a cheerful room.

BARCALO MANUFACTURING COMPANY
No. 4 Louisiana Street, Buffalo, N. Y.

DEALERS: Ask for our plan of co-operation.

Scheikowitz, who had been tenderly bathing Joe Borrochson's head with water, rushed forward at the sound of the blow.

"Marcus," he cried, "for Heaven's sake, what are you doing? You shouldn't kill the feller just because he makes a mistake and thinks the boy ain't Joe Borrochson."

"He makes too many mistakes," Polatkin roared. "Calls Pincus Lubliner a crook and a murderer yet, which his mother was my own father's a sister. Did you ever hear the like?"

He made a threatening gesture toward Gifkin, who cowered in a chair.

"Say, lookyhere, Marcus," Scheikowitz asked, "what has Pincus Lubliner got to do with this?"

"He's got a whole lot to do with it," Marcus replied, and then his eyes rested on Joe Borrochson, who had again lapsed into unconsciousness.

"Oo-ee!" Marcus cried. "The poor boy is dead."

He swept Philip aside and ran to the water-cooler, whence he returned with the drip-bucket brimming over. This he emptied on Joe Borrochson's recumbent form, and after a quarter of an hour the recovery was permanent. In the meantime Philip had interviewed Meyer Gifkin to such good purpose that when he entered the firm's office with Meyer Gifkin at his heels he was fairly spluttering with rage.

"Thief!" he yelled. "Out of here before I make you arrested."

"Who the devil you think you are talking to?" Marcus demanded.

"I am talking to Joseph Borrochson," Scheikowitz replied. "That's who I'm talking to."

"Well, there ain't no such person here," Polatkin retorted. "There's here only a young fellow by the name Elkin Lubliner, which he is my own father's sister a grandson, and he ain't no more a thief as you are."

"Ain't he?" Philip retorted. "Well, all I can say is he is a thief and his whole family is thieves, the one worser as the other."

Marcus glowered at his partner.

"You should be careful what you are speaking about," he said. "Maybe you ain't aware that this here boy's grandfather on his father's side was *Reb* Mosha, the big *Lubliner Rav*, a *Chosid* and a *Tzadek* if ever there was one."

"What difference does that make?" Philip demanded. "He is stealing my brother-in-law's passage ticket anyhow."

"I didn't steal it," the former Joseph Borrochson cried. "My father paid him good money for it, because Borrochson says he wanted it to marry the widow with; and you also I am paying a hundred dollars."

"Yow! Your father paid him good money for it!" Philip jeered. "A *Ganef* like your father is stealing the money, too, I bet yer."

"*Oser a Stück*," Polatkin declared. "I am sending him the money myself to help bury his aunt, Mrs. Lebowitz."

"You sent him the money?" Philip cried. "And your own partner you didn't tell nothing about it at all!"

"What is it your business supposing I am sending money to the old country?" Marcus retorted. "Do you ask me an advice when you are sending away money to the old country?"

"But the feller didn't bury his aunt at all," Philip said.

"Yes, he did too," the former Joseph Borrochson protested. "Instead of a hundred dollars the funeral only costs fifty. Anybody could make an overestimate. Ain't it?"

Marcus nodded.

"The boy is right, Philip," he said, "and anyhow what does this loafer come butting in here for?"

As he spoke he indicated Meyer Gifkin with a jerk of the chin.

"He ain't butting in here," Philip declared; "he comes in here because I told him to. I want you should make an end of this nonsense, Polatkin, and hire a decent assistant cutter. Gifkin is willing to come back for twenty dollars a week."

"He is, is he?" Marcus cried. "Well, if he was willing to come back for twenty dollars a week why didn't he come back before? Now it's too late; I got other plans. Besides, twenty dollars is too much."

"You know very well why I ain't come back before, Mr. Polatkin," Gifkin protested. "I was afraid for my life from that murderer Borrochson."

Philip scowled suddenly.

SUPPOSE it were possible to identify and keep track of each hair of your head. Under normal scalp conditions you would find that shedding and re-growth are practically continuous.

When the scalp gets lazy the re-growth does not keep pace with natural loss.

Then is the time to wake the scalp up—to vitalize it—to form the habit of systematic shampooing with

Packer's Tar Soap

(PURE AS THE PINES)

Packer's Tar Soap is not merely an agreeable and refreshing toilet preparation. It is a scientific blending of Nature's best aids to scalp and hair health. On merit alone it has won and kept the confidence of three generations.

For 10 cents, silver or stamps, we will mail you a sample half-cake of Packer's Tar Soap, also our booklet, "How to Care for the Hair and Scalp."

THE PACKER MFG. CO., Suite 86C, 81 Fulton St., New York

Cooking in Paper Bags Explained

You can cook almost everything in Union Cookery Bags—the wonderful Soyer method. Things taste better. No shrinkage, no smell of cooking, no pots and pans to scour. Prepare food as usual and place in bag of proper size. Needs no watching, is self-basting and self browning. *Ordinary paper bags won't do*

The Genuine Union Cookery Bag is odorless, tasteless, moisture-proof and unaffected by heat—and bears this mark →

SAMPLES MAILED FREE

of various sized bags, with directions and recipes if you send us your grocer's name.

The Union Bag & Paper Co., 1914 Whitehall Bldg., New York

Corner the Fun Market!

Bowling Alleys [illegible] \$100.00 to \$600.00 a month clear profit for many Managers. One man with four alleys made [illegible] clear

$680.00 in 30 Days

Be a Manager. All you need is energy, and on a small investment you may make [illegible]

[illegible] a clean, manly game and exercise. It is [illegible] all over the [illegible] women everywhere. New [illegible] alleys—no [illegible] last [illegible] big [illegible] [illegible] [illegible]

It Isn't Jap-a-lac Without the Jap-a-lac Name and Label

MADAM—please remember that. The market is full of "near" Jap-a-lacs—"almost" Jap-a-lacs—"just-as-good-as" Jap-a-lacs—cheaply made from poor materials to "cash in" on the Jap-a-lac name.

Beware of them. Jap-a-lac is an original, distinctive product. There is nothing like it. Nothing that approaches it. It is made of a special selection of gums and oils combined and blended in the famous Glidden way.

That is why Jap-a-lac gives *far* better more beautiful—results than any imitation—why it covers more space—why it wears longer.

JAP-A-LAC

Is made in twenty-one different colors and Jap-a-lac Natural (clear varnish). There is no end to the ways you can use it about the house. It brightens old discolored and scarred furniture, doors and interior woodwork. Turns your old tin or zinc bath tub into an enameled one. Fine for kitchen table tops, for pantry shelves, for re-enameling iron beds and re-gaining radiators.

50,000 paint, hardware and drug dealers sell Jap-a-lac yearly to millions of housewives all over America. The prices are right.

In the United States, Jap-a-lac prices are (Full U. S. Measure): ¼-Pt. 20c; ½-Pt. 30c; Pt. 50c; Qt. 90c; ¼-Gal. $1.65; Gal. $3.00.

In Canada (Full Imperial Measure): ¼-Pt. 25c; ½-Pt. 35c; Pt. 60c; Qt. $1.10; ¼-Gal. $1.95; Gal. $3.50.

The Glidden Varnish Co.

Factories: Cleveland, O.; Toronto, Can.
Branches: New York; Chicago

This Label on Every Garment.

Summer Underwear

YOU don't have to take any one's word. You know "Porosknit" every time by this label.

50c a Garment
Union Suits, $1.00

Boys' 25c each. Union Suits, 50c

Sold Everywhere

CHALMERS KNITTING CO., Amsterdam, N. Y.

ANY COLLEGE YOUNG MAN

can work his way through college by our exclusive plan. Not for drifters or curiosity seekers. A reliable—profitable work. Does not interfere with studies. Bureau of Wright & Street, 225 W. 62nd St., Chicago, Ill.

"My partner is right, Gifkin," he said. "Twenty dollars is too much."

"No, it ain't," Gifkin declared. "If I would be still working for you, Mr. Scheikowitz, I would be getting more as twenty dollars by now. And was it my fault you are firing me? By rights I should have sued you in the courts yet."

"What d'ye mean sue us in the courts?" Philip exclaimed. He was growing increasingly angry, but Gifkin heeded no warning.

"Because you are firing me just for saying a crook is a crook," Gifkin replied, "and here lately you found out for yourself this here Borrochson is nothing but a *Schwindler*—a *Ganef*."

"What are you talking about—a *Schwindler?*" Philip cried, now thoroughly aroused. "Ain't you heard the boy says Borrochson is marrying the landlord's widow? Could a man get married on wind, Gifkin?"

"Yow! he married the landlord's widow!" Gifkin said. "I bet yer that crook gambles away the money; and, anyhow, could you believe anything this here boy tells you, Mr. Scheikowitz?"

The question fell on deaf ears, however, for at the repetition of the word crook Philip flung open the office door.

"Out of here," he roared, "before I kick you out."

Simultaneously Marcus grabbed the luckless Gifkin by the collar, and just what occurred between the office and the stairs could be deduced from the manner in which Marcus limped back to the office.

"*Gott sei Dank* we are rid of the fellow," he said as he came in.

IV

ALTHOUGH Philip Scheikowitz arrived at his place of business at half past seven the following morning he found that Marcus and Elkin Lubliner had preceded him, for when he entered the showroom Marcus approached with a broad grin on his face and pointed to the cutting room, where stood Elkin Lubliner. In the boy's right hand was clutched a pair of cutter's shears, and guided by chalked lines he was laboriously slicing up a roll of sample paper.

"Ain't he a picture?" Marcus exclaimed.

"A picture!" Philip repeated. "What d'ye mean a picture?"

"Why, the way he stands there with them shears, Philip," Marcus replied. "He's really what you could call a born cutter if ever there was one."

"A cutter!" Philip cried.

"Sure," Marcus went on. "It's never too soon for a young feller to learn all sides of his trade, Philip. He's been long enough on the stock. Now he should learn to be a cutter, and I bet yer in six months' time yet he would be just so good a cutter as anybody."

Philip was too dazed to make any comment before Marcus obtained a fresh start.

"A smart boy like him, Philip, learns awful quick," he said. "Ain't it funny how blood shows up? Now you take a boy like him which he comes from decent, respectable family, Philip, and he's got real gumption. I think I told you his grandfather on his father's side was a big rabbi, the *Lubliner Rav*."

Philip nodded.

"And even if I didn't told you," Marcus went on, "you could tell it from his face."

Again Philip nodded.

"And another thing I want to talk to you about," Marcus said, hastening after him: "the hundred dollars the boy gives you you should keep, Philip. And if you are spending more than that on the boy I would make it good."

Philip dug down absently into his trousers pocket and brought forth the roll of dirty bills.

"Take it," he said, throwing it toward his partner. "I don't want it."

"What d'ye mean you don't want it?" Marcus cried.

"I mean I ain't got no hard feelings against the boy," Philip replied. "I am thinking it over all night, and I come to the conclusion so long as I started in being the boy's uncle I would continue that way. So you should put the money in the savings bank like I says yesterday."

"But ——" Marcus protested.

"But nothing," Philip interrupted. "Do what I am telling you."

Marcus blinked hard and cleared his throat with a great, rasping noise.

"After all," he said huskily, "it don't make no difference how many crooks *oder Rabonim* is in a feller's family, Philip, so long as he's got a good, straight businessman for a partner."

Shaves, Strops, Cleans Without Detaching Blade

A TRUTHFUL ADVERTISEMENT

SINCE the invention of the AutoStrop Razor, it is just as unnecessary to acquire barbers' skill as it is to add with the head now that we have adding machines. Just as the adding machine does the adding for you, so the AutoStrop does the stropping for you, and this is how:

You simply slip the special strop through the top of the razor itself—yes, in under the blade.

You push the handle back and forth. The blade falls on the soft strop at exactly the barber's angle, first on one side then the other, and with exactly the same "pert and nimble" touch of the head barber.

After a few strokes you slip the razor straight from strop to face and shave. In all the stropping, shaving and cleaning you take not a single thing apart and put not a solitary thing together.

Quick and handy, you will admit, but does AutoStrop stropping really whet a fine, keen edge?

Shave with an AutoStrop edge before and after stropping, and you will get the answer to that question.

MAKES MONEY FOR YOU—NOT EXPENSE

Consists of silver-plated, self-stropping razor, twelve fine blades and strop, in handsome case, price $5.00. This is your total shaving expense *for years*, as the stropping makes one blade last often three to six months, sometimes a year. Sets for travelers and others $5 and upward. Factories in United States and Canada and sold in both countries at $5 upward. Send for free booklet.

Your dealer will refund your money if you are not satisfied. We protect him from loss.

If you will get one on trial today and give it a good trial, you will admit enthusiastically that you read the truth in this advertisement. Why don't you get it today? Then you won't forget it.

AutoStrop Safety Razor Co., 327 Fifth Ave., New York; 400 Richmond St., W., Toronto, Canada; 61 New Oxford St., London.

AutoStrop SAFETY RAZOR

STROPS ITSELF

Strops, Shaves, Cleans Without Detaching Blade
Far Quicker, Handier Than a No-Stropping Razor

CHEAPER THAN A DOLLAR RAZOR AS THE BLADES LAST SO LONG

Hold a Magnifying Lens Over These Watch Cases

Examine the deep, rich engine-turning or engraving on "Crescent" or "Jas. Boss" cases. It is made possible by the thickness of the gold.

Ordinary filled cases may look all right when you pay for them, have a high polish and all that. But the workmanship of such cases is thin and light—merely burnished on—because the surface is only a thin film or wash of gold. You may even find them stamped "Guaranteed for 20 years," but what is the guarantee worth when there is no way to enforce it?

If you want *assured investment value* for your money—service, wear, all-round satisfaction—see that you get a "Crescent" or a "Jas. Boss" case.

Every representative jeweler carries them. He will identify them for you by the trademarks illustrated in this advertisement. These marks mean absolute integrity in material, in construction, in workmanship. They are standard with the fine jewelry trade and have been for fifty years.

The Keystone Watch Case Co.
Established 1853
Philadelphia

A FRESH GRIP

Continued from Page 19

twelve feet tall, which I put just within the entrance gate and had covered with purple flowering beans the second summer.

That trellis decked out with purple flowers attracted some attention, I tell you, and every now and then we could hear people say as they passed along the road: "Oh, look, how pretty!" That made me feel good, for I had put a lot of work into that trellis as a beauty-adder and I liked, too, to see that the place was getting more attractive to strangers—which meant eventually more salable at a good profit.

We had a broad driveway—or walkway, for at first we rarely rode over it or had any one else do so—that went up straight from the entrance gate toward the middle of our two substantial rooms and front porch. This drive separated at a distance of about one hundred feet from the house and ran about a large oval grass plat, as many more pretentious places we had seen were laid off.

That large oval, about fifty feet long, was carefully sown in bluegrass and carefully tended. In the center we had a large oval rockery with ground ivy and different kinds of red coleus plants stuck in the earth spaces among the rocks; and two clumps of Spanish bayonets and four clumps of white and green striped grass, as well as four little red-leafed dwarf trees—*prunus pissardi*, I believe Arch called them—added a touch of color all summer.

We thought that oval greatly increased the beauty of our place. The point was this, Arch said: the oval was so small that it could be carefully tended like a city yard without much trouble; was so prominently placed—directly in front of the porch and not more than fifty feet away—that it gave tone to the whole front; was so planned that it had bright-colored flowers all summer, but was inexpensive and easy to handle. All growths in the oval were kept low enough not to interfere with the view of lawn and entrance and rolling country beyond the road.

Then the break in the straight road from the gate gave a relief, a rest, Arch said, and added a more elegant touch to our simple place—seeming somehow to enlarge the grounds slightly.

Tree-Planting Time

Just within the front gate, on either side of the driveway and also in the curves of the hedge, we planted large clumps of a red-berried bush which stood out in the fall and winter as welcoming masses of cheerful color to greet all who came—that's what Arch and Minnie said about them. We also had some bitter-sweet and red-berried shrubs up near the house at one side. You have no idea how cheerful and good those bushes were when the leaves were all gone and the country generally looked bare and cold.

Of course living in the country has some inconveniences, but we made the best of things—that was part of our family agreement when we moved out. It was pleasant at first for Minnie to come home from the hot city with a cool ride and short walk in the summer evenings; but when the days got shorter and I had to meet her every evening at the car I don't know which of us wished for city streets the most—I limping along tired after chores and milking, or Minnie coming out from city sidewalks—especially if it happened to be raining or there was no moon. But the pike was good and I bought a small lantern for rainy nights, and after all a thousand feet is not a long walk.

Minnie was nice about it too. She grew more and more cheerful, praised my work and each new thing about the place, told me how fine it was for the children and how she was getting to *love* the country! Minnie has some capacity for loving—and I rather like it.

By tree-planting time that first fall we had pretty well decided what and where to plant. You see you can do a lot of planning in six months when you have things right under your eye all the time. We meant finally to weed out most of the old apple trees, for they weren't of much permanent value; but we left three or four even in front to take away the brand-new look of the place. We put most of the new trees along the sides of the front acre and a half, so as to leave a more spacious lawn effect; that's what Arch said we must do.

Duofold
Health Underwear

A sheep wears his wool on the outside. That's where it is in **Duofold.**

The inner fabric hasn't a thread of wool in it. Only fine cotton or silk touches you. The wool is in the outer fabric. Two light-weight fabrics in one, with air space between the wool and cotton, and the two fabrics together weigh less than the ordinary thick one.

Could anything be more scientific and sensible?

Delightfully smooth on the skin; well-ventilated, keeping the body always at an even normal temperature.

Duofold gives the warmth of wool without the "itchy" sensation of wool against the skin; nor the sticky effect of a solid cotton garment. **Duofold** is always smooth, dry, light and perfectly ventilated.

Single garments and union suits in all weights and various styles for men, women and children. $1.00 and upwards

Your dealer has them or will get them for you. Write us for Style Booklet

Duofold Health Underwear Company
Mohawk, N. Y.

Send for
TRIAL BOTTLE
20¢

50 Times the Strength

The most exquisite perfume ever made. Lasts 50 times as long as ordinary kinds. A new process. Gives only pure distilled odor of flowers (not diluted with anything). Don't use a drop—just touch the long glass stopper to handkerchief.

In Cut Glass Bottle in Polished Maple Case $1.50 at dealers in perfume or sent postpaid on receipt of price. Odors—Lily of the Valley, Violet, Rose, Crabapple

Money back if not pleased. Send 20c for trial bottle (prepaid).

PAUL RIEGER
178 First Street, San Francisco, Cal

Exact Size Regular Bottle

Rieger's Flower Drops

San Francisco, New York, Chicago, Paris.

Hill's "Hustler" Ash Sifter

Saves the coal you now waste. Sifts ashes quickly and easily—no work, no dust. Ashes sift into barrel; unburnt coal rolls into scuttle. Fits iron can or ordinary barrel. Lasts a lifetime. Pays for itself many times over. Sold by hardware dealers everywhere.

Write today for descriptive Folder, No 1, which tells all about this great help to household economy.

Hill-Dryer Co. 901 Park Ave., Worcester, Mass.

To dream you've started on life's way
With just the girl you'd choose,
Means Life will seem a Holiday
If you wear The Stetson Shoes

The Stetson Shoe Makes Life a Holiday

Foot-ease being essential to mind-ease, comfort is made the first consideration in building The Stetson Shoe.

Shod with the shoe of comfort—The Stetson Shoe—each day will be gay, your work a pleasure and your pleasures complete.

The **Strut** is a stylish model for the young man—a fitter, too—and fit means comfort.

The Red Diamond marks the Stetson agency and the Stetson Shoe. Write today for The Book of Dreams, a unique book of Fall styles, and name of nearest dealer.

"Stetsons cost more by the pair—less by the year."

New York, 7 Cortlandt Street; Springfield, Mass., 170 Worthington Street; Cleveland, Ohio, 6 Hollenden Arcade; Pittsburgh, Pa., Jenkins Arcade Building; 1210 Market Street, Philadelphia.—A. H. Gesting Company.

The Stetson Shoe Company, South Weymouth, Massachusetts.

Live Shoe Dealers should write for our Stock Book and Proposition.

THE STETSON SHOE

BIG MONEY FOR YOU

Selling our metallic letters for office windows, store fronts, and glass signs. Any one can put them on. Nice, pleasant business; big demand. Write today for free sample and full particulars.

METALLIC SIGN LETTER CO., 433 North Clark Street, Chicago

Every Razor must be stropped

No matter what make of razor you use, it will not keep its edge unless it is stropped every time you use it. Anyone, even the most inexperienced, can keep a razor in perfect condition with

The New Torrey Honing Strop

Over half a century of strop making and our recent discovery of a wonderful sharpening preparation have made this possible. The New Torrey Honing Strop will last a lifetime and never need renewing. If your dealer cannot show you this new strop, write to us and we will give you the address of a dealer who can.

Prices, 50c, 75c, $1.00, $1.25, $1.50, $2.00, $2.50

Every dealer who is not now selling the New Torrey Honing Strop should write at once for our special proposition.

Our booklet—all about shaving—sent free on request.

Get a Torrey Razor—the best made.

J. R. TORREY & CO.
Dept. A. Worcester, Mass.

Only "Whiz" Suspenders have the Triple Take-up

And without it no one pair of suspenders can perfectly fit the [illegible] as well as the slim.

The triple take-up is on "Whiz" suspenders exclusively. Move it one inch, it takes up three inches of slack. This means that the "Whiz" back never crawls up on the shoulders, as you see with [illegible] always in a comfortable position and where and when easy to reach. In other qualities the "Whiz" is as good as $1.00 suspenders and better than most 50c suspenders.

At your dealer's or by mail 50c

HARRIS SUSPENDER COMPANY
Patent [illegible]
138-146 West 14th St.
New York City
Makers of T. I. O. Boys Combination

SEND A POSTAL for Sample of

Austin's Dog Bread

Oldest dog bread made in America. Keeps dogs healthy [illegible] keeps them [illegible] Austin's Puppy Bread for puppies and small pets. State which you want to try and be sure to give your dealer's name.

AUSTIN DOG BREAD AND ANIMAL FOOD CO.
207 Marginal Street, Chelsea, Mass

We used a few water maples, because they grow fast; some Norway maples, because they are such fine trees; pin oaks, on account of their glossy leaves and symmetrical growth; and a couple of tulip trees for their leaves and blossoms. We even put in two chestnuts and a hickory

We mixed in some cherry trees, both red and white varieties, four pear trees and six young apple trees; but we kept the peach trees away from the front lawn. Their foliage drops too easily in dry weather and they are not even cousins to a shade tree. Instead we scattered about a few plum trees, with dogwoods and redbuds for the effect in early spring.

The side fences back of the first hundred feet of privet hedge were of woven wire on dressed cedar posts painted green. Out in front of the fences we had a row of raspberry vines—red and black both—well wired; in front of them we scattered gooseberry and currant bushes. Farther out from the fence, where they would show well, we put in some snowballs and lilacs, some old-fashioned flowering almond and burning bush. Over near the house at one side we had a large patch of lilies-of-the-valley, and on the other side a long, straggling bed of daffodils. You see we planted mostly perennials that didn't need working or watering and yet made an attractive appearance.

We kept the central part of our front yard or lawn and along the driveway largely free from messy little bushes and flowers, so as not to interfere with staking out our cow to graze. We counted all along on saving pasture bills for Sookey after the first year, and we did.

The grapes and peach trees and blackberry vines and a lot of other things we put farther back, out of sight of the front porch. Out in front we tried to put in as much of the useful as we could without spoiling the ornamental effect—tried to economize on space without letting any one think it looked like simply a money-making or money-saving proposition.

Later Improvements

Our little country place became a family supporter and a little more, even before the trees had their growth. By the time we got through with it it certainly was a complete proposition; we even had an asparagus bed and some prospects for quinces.

Of course we had our troubles, plenty of them. It was sometimes too hot and sometimes too cold, sometimes too wet and sometimes too dry; things would dry up and die, or rot out, or be eaten up by bugs, or simply refuse to grow; and of course as a green hand I had to replant considerably the first two years. But what kind of business can you find where everything always goes just right? Is that the kind you're in? If it is, I certainly should like to have your telephone number!

We tried to get inexpensive conveniences as we improved the place. The second fall I added a good cistern at the corner of the kitchen, with a pump direct to a sink inside. You ought to try that plan when you start your country place; it saves a third of the kitchen work, my wife says.

I put in a pipe, too, to pump water direct from the pump to the chicken yard, which helped a good deal. We had runs for the chickens down under the plum trees and blackberry bushes, to give them extra grass and exercise; and in winter we used to turn them out over the back field at times.

You'd be surprised to see how the grandchildren learned to help in little ways that counted—picking beans and peas in the garden, and strawberries, and weeding out the onion beds for an hour in the mornings or evenings when the sun wasn't too hot; feeding chickens, gathering eggs, and saving about two thousand steps a day which count, especially when you're lame. The kids liked it, too, and it was good for them. It kept them out of some mischief, I guess; gave them something to do and taught them that it's fun to work.

It's fun to work! I don't think I'll ever forget that, after being laid aside as non-working material for so many months while we finished eating up my little savings. Thank God for work and for my chance in the country!

I paid a good deal more attention to the chicken proposition after the first summer, for it did not interfere so much with other work in the fall and winter. I never tried to have a poultry farm and have never

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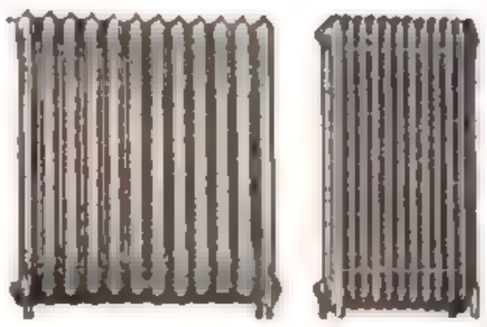
Equal Heat—Save Coal

The picture shows two kinds of radiators. One is cast iron—the kind used in the old days, when steam and hot water radiation were first introduced.

The other is the Kinnear Pressed Radiator, made of a special rolled metal, weighing one-third what cast iron weighs, and taking about half the space—light, compact and neat, yet of giant strength. It is impossible to explode it.

It cannot crack, even when frozen. Cast iron flies to pieces under excessive pressure. Pressed metal merely opens up a small hole and allows an easy escape of the contents. Cast iron cracks upon freezing. Pressed metal does nothing at all.

Every Pressed Radiator is tested in the factory under five times the pressure it can ever get in service. Yet these radiators are so light that they can be placed on the walls off the floor—allowing the entire floor to be swept and kept sanitary.



Common Cast Iron — Kinnear Pressed

Both Give the Same Heat

Note the Difference

Cast iron requires 40% more water, which takes more fuel to heat. So Kinnear Pressed Radiators will save on coal bills. They heat just as soon as they're turned on—no long time waits as with cast iron. They stop heating as quickly, so you don't have to open a window to cool off.

Kinnear Pressed Radiators

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The best way to know them and to know it completely is to know [illegible]

Just send a postal. We [illegible] book. A representative will [illegible] A request [illegible] will bring him.

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Makers of Bodygard Underwear—including Lambsdown, Twolayr, Springtex and Airyknit

done anything spectacular with chickens—no "$500 a month from poultry" or "$1800 a year on fifty feet of ground." But even that first year and a half I greatly increased our revenue by eggs, and got the family on intimate terms with fried and roast and stuffed chicken.

Did I tell you, or did I expect you to take it for granted, that in planting fruit we tried to get the best, consulting with neighbors and nurserymen as to the most desirable varieties, those best adapted to that section and climate? It doesn't cost any more to care for them, and you get double the results; that's economy and management. We did that also as far as we could with the vegetables.

We planned it so that even the back yard looked well, with some trees and althea and rose bushes near the house and, farther down, the chicken yard on one side and the kitchen garden on the other.

Arch said we must make our kitchen garden ornamental in an old-fashioned way, that it would add two hundred dollars to the selling price of the place. So we had a row or two of hollyhocks up one side, near the cabbage bed, and other rows of tiger lilies and four-o'clocks—things that came up of themselves every year and didn't have to be watered. You'd be surprised to see how those things add; and I learned to appreciate them for their own sake after I got used to them.

It's a good thing to get the best, if you can; and you can in planting things. But you needn't do without everything you would like, just because you can't get everything fancy.

I used to get a neighbor to break up my ground each spring and put it into condition—I had only about three acres after I got the front in grass. The third summer I got sporty and bought a horse for pleasure, a driving horse. He cost me twenty dollars, and though too old to run a race or run away he was good for two hours at a time of running walk or jog trot.

The Time to Sell

With that perfectly safe horse and a second-hand surrey—I'm not going to tell you how little I paid for the surrey; it wasn't actually given to me and I took off the top when it got too seedy—we had many fine rides on summer evenings. It was nice to take our company riding, too, for many old friends and some new ones in time found their way to our country place.

As I said before, by the end of the third year the entrance and grounds were in nice shape and a year later we managed to finish up the house in a simple way. We tore away the temporary annex and added four more good rooms to the two front ones, making a six-room cottage or bungalow, as we called it then—we had built from the start with a high foundation—with a little bathroom and good closets and porches. When we got the house painted there was some class to the place for an inexpensive one, for the unusual quantity of fruit and careful planning and planting had begun to show.

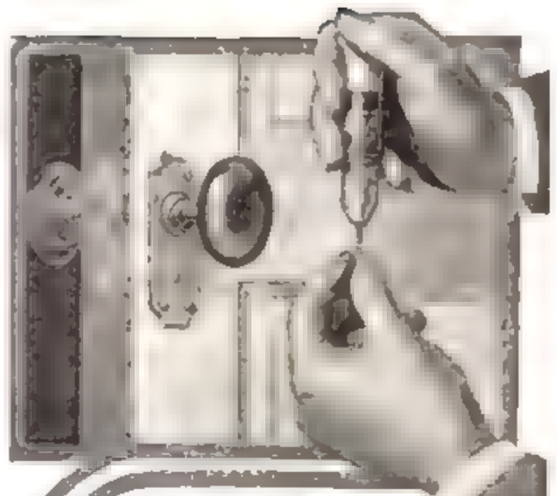
I wish you could have seen the place the next spring, at the end of the fifth year. Of course the new apple trees were not doing anything then, and some of the other fruit trees were just experimenting with what they could do; but the peaches and grapes and berries were as fine as you'd see in a day's ride, and the whole place was as attractive as a picture.

It occurred to me one day that now was the time to sell, though I hated to do it. I guess I'm a sentimental old fool, but I had actually got to love that little place I had worked and planned over so much. I felt sort of grateful to it, too, for it had been like a life-saver to me.

But Minnie had worked hard and faithfully in her office, and the children were growing; and though I had called less and less upon her for help in the family's support, $600 of her savings had gone into the addition to the house.

The place had cost in money—house, trees and all improvements, as well as the land—something like $2600, though I had made part of that besides a living out of the place. But as it stood—the handsome bungalow, with a bath fed from a second cistern under it, all freshly painted and papered, with the handsome little lawn and wealth of fruit and shrubbery—I thought it ought to sell for $5000.

I finally gathered up courage to speak of a sale to my wife and Minnie; then you ought to have heard the howl! Wails and



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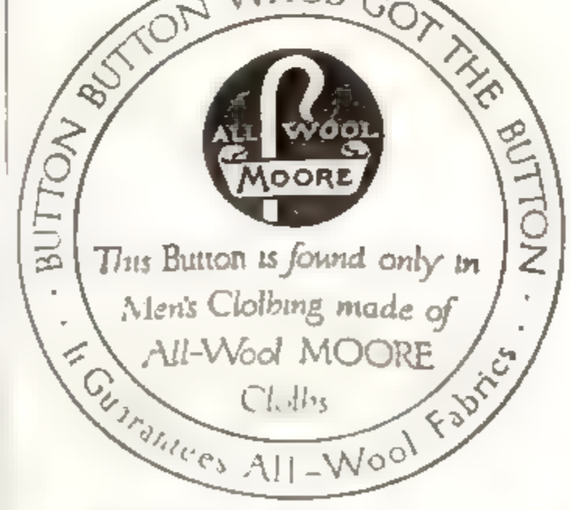
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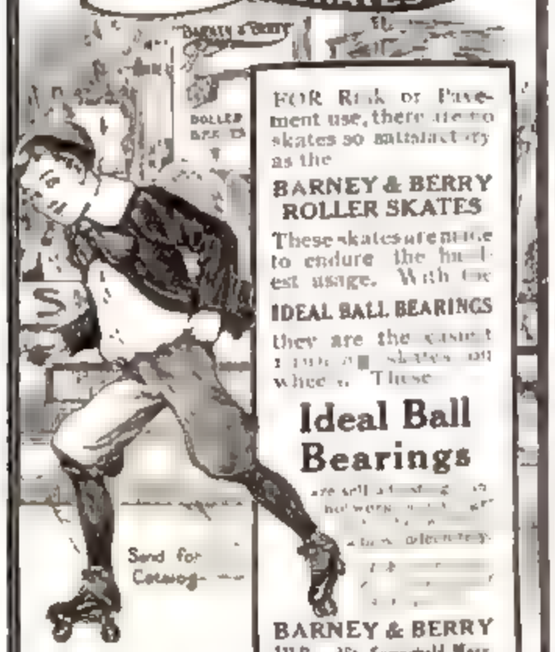

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reproaches and almost abuse came upon me next: "The idea of such a thing!" "Isn't it our home?" "Aren't we getting on all right?" I didn't listen to it all; I decided it was time for me to see whether the apples were in bloom.

I couldn't exactly blame them, but I got back to the subject every day until they saw I was right. They came to realize that here was my chance to cash in a good profit after five years of hard work; that doing so would help set me on my feet and encourage me still more, and help me feel I'd got back my grip on life and work more than all the little week by week successes at making a living during the past five years.

When I actually got an offer of $5300 after asking $5500—$5300 net, they didn't have the heart to turn me down and consented to a sale. The offer came from an old man and his wife, who just went wild over the place—said it was the most complete proposition they had ever seen and that it suited them exactly.

He had a half-interest in a wall-paper store, with a block of cottage investments on the side, and had been wanting for years to get back to the country, where he had been brought up; $3300 of the $5300 was in cash and the balance in two good cottages in the city they needed some repairing, but rented for $10 a month each as they stood.

The deal was soon closed. They bought our cow and chickens and even our best carpets and some pieces of furniture, which seemed just to fit the place, and they paid us $310 more for all that. I began to feel like a capitalist at first like a dreary, homeless one.

They wished to move out at once, so we hiked back to town, to temporary rented quarters until we could decide what to do. If we had had any intention of staying in the city, a week back there would have cured us. Everything was so cramped and on a bought basis—no chickens, no cow, no garden, no fruit, nothing for me to do or look forward to.

Buying All Over Again

You needn't think I sat down and waited for some one to come round and offer me a bargain in another country place. No, sir; I went straight to a dozen agents to see what they had cheap and of a kind that I could improve and increase in value. I went to real-estate auction sales of country property, too, five in one week!

I wanted a place out near the one we sold. I liked that section and the way things were building up out there; and somehow most persons get in a rut, I guess, even in regard to the places where they live. But for a while I didn't find a place that suited.

One day—it was the tenth of May, I remember—I went down to an auction sale of a place below the city, on an entirely different suburban line. It was about seven miles out, in a section that was not fashionable but good, where old farms were being subdivided and partly built up, as the trolley lines encouraged country living.

This place had six and a quarter acres in it. It was a quarter of a mile from the carline and on a hill that overlooked three miles of bottom land and knobs on the other side of the river—a good view. I think the almost level roll of the six acres with that view was what made me really want the place; I had just been impressed with the value of a view in selling a country place.

This tract had on it an old two-story house badly in need of repair, but with possibilities; and there were some shackly outbuildings. Part of the house was built of logs, weatherboarded. The ground was largely in clover pasture except a desolate, weedy garden. There were a few old, neglected fruit trees and a good well. The place had been bought some years before by a city man who had expected to move out and fix it up; but changes in his plans had caused him to rent it, and four years of rather shiftless tenants had not helped the place. The ground was rather good and capable of being improved.

Well, sir, it happened to be a drizzly, chilly day and there weren't many bidders for country places. Of course it wasn't a very attractive place anyway, as it stood, but it looked good to me for a possibility, and I thought I was lucky when I bid and it was knocked down to me at $1510. Other men also told me it was cheap at that—and it was.

The road from the trolley station to the house was bad, and the place looked so

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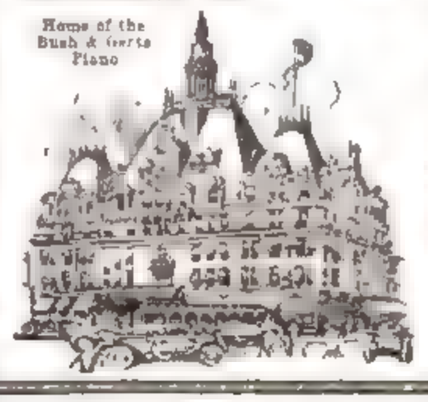
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dilapidated that when I took Minnie and my wife out to see it next day they were a little disappointed at first. However, by the time I got in my improved agent's small country-place talk—showed them the possibilities of the house and the amount of room already there, the excellent view, the picturesque possibilities, the well, the old fruit trees and elms and honey locusts, the moss-rose bush and lilacs and trumpet vine, and reminded them how little we had started with at the other place they got quite cheerful and enthusiastic.

"Then think of the two cottages and almost $1800 in cash left, after paying for this," I cried, "besides the little $310 extra. Why, ladies, we are almost rich!"

Then we all got to suggesting and planning, for we were in a position to improve this place at once, and did so.

We did not attempt to modernize that house; we called in Arch, of course, and he told us not to.

"It would be a great mistake," he said, "and would cost you twice as much. Make it as nice as you can for a little money, but keep it old-fashioned; that is its charm and its future selling value. Make it comfortable and attractive, but not modern."

We listened to him. I was always inclined to do that, and Minnie, why, anybody could see she thought anything he said worth listening to. He took such an interest in the place and kept coming so much that I told him we would have to agree on just so many professional architectural visits per week.

Say, did you ever get a sensible young architect—Arch is thirty-five—and see what he could do with a little money in fixing up an old place?

Well, sir, we moved out before it was done, to get in a garden and watch the improvements and help; but you ought to have seen that place grow. It wasn't long before it was in shape.

Arch straightened up the house where it leaned, and put in fresh sills and foundation posts of stone where needed, with new flooring and weatherboarding in places. He put a good, plain Colonial porch, a wide one, clear across the front of the house. It was one of those houses with rooms on each side of a fairly broad front hall. He cut a few windows here and there to give more light and air, but left the old front door with its little side windows and transom above. He left also the high wooden mantels, and the front windows with twelve panes of glass to each sash, and the open fireplace in the parlor, and spindle-legged railing to the front stairs, and a lot of old things like that.

After Seven Years' Work

Why, that chap even took off the good electric front-door bell and put on a great old-fashioned brass knocker, which he said he got at a bargain for two dollars. I paid for it and didn't kick, for that first place sold well, and I realized Arch knew more about "taste" and "art" and "culture" and "the antique"—and the prices people will pay for them—than I shall ever know. And I rather liked it all when it was done.

That house had five rooms downstairs and three upstairs—pretty good rooms too. By the time it was all patched and plastered up and papered and painted it certainly had some class to it in its old-fashioned way.

The improvements, including a new pump, and fencing, and patching up outbuildings, and a new cistern for the bathroom, all told cost me $587—but they were worth it.

People raved over the place when they saw it, especially the women folks; but I didn't rest until I had got it stocked with fruit and berries and had the garden and other ground in shape, and had got the neighbors to go in with me and make that quarter of a mile road to the carline a regular auto kind of pike, metaled and top-dressed and oiled. But two years and a little more money did all that.

I salted down some of our surplus money and the rents into another cottage, and now have an income of $30 a month from the three cottages, besides the living that I nearly make off of our attractive new place. I was offered $4800 for this place the other day—seven years after my country start—but declined to sell. It's our home now, and we feel we are entitled to keep it a while.

One day a year ago, the second spring after we moved to Ridgewood—that's what we named this place—I determined we could get along without Minnie's working so hard. So that evening I got her out on the front porch alone in the hanging swing to give her the glad surprise. The plum trees scattered about the yard were in bloom and there was a freshness in the air; and I remember that the sunset above the hills way off across the valley was especially fiery and classy. I was feeling quite sentimental; it's funny, but somehow quiet evenings and sunsets affect me like that.

Minnie's Personal Plans

"Min," I said, taking her hand and stroking it, "you've been a mighty good daughter to us, and we've got a start at last, thank God! I want to tell you that from now on you can cut out the office work, for here's a home for you and the children always, and I can support you." I was feeling proud and chesty.

Minnie didn't say anything at all for half a minute. I thought that funny, for Minnie's a nice woman and usually a little gushy. It began to feel chilly.

"Min," I said again, "maybe you didn't understand. You won't have to work in that office any more; I'll support you and the children from now on! Do you hear me?"

Then what do you think happened? You could have knocked me clear down with a toothpick. That quiet business woman turned loose all at once, threw her arms about my neck, and half laughing and half crying said:

"Oh, you good old dad! You know I'm thankful. But that's just what Arch said when we were walking back from lunch today, and I told him I'd let him!"

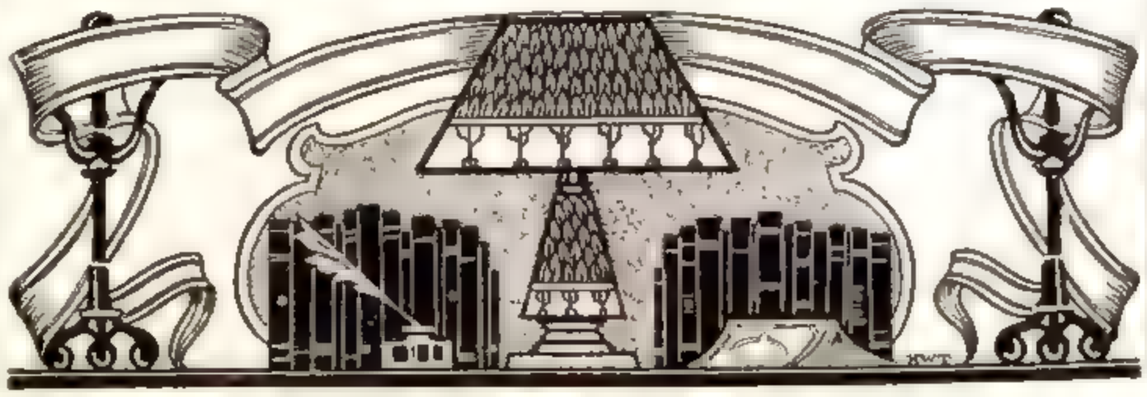
I know I'm a fool, a sentimental fool, though most persons don't know it, and I wouldn't tell you if you knew who I was. I got to choking right then, and all of a sudden the sunset got blurred.

But Min hugged me a little closer, and I patted her on the back and finally managed to say:

"Not on your life, Min! He can support you, if he wants to and you're willing, but I guess I've got some rights in those grandchildren of mine. And you can make up your mind to bring that fellow out here and stay half the time anyway. Your ma and I are not going to spend our lives getting all this wealth and elegance for nothing, do you hear?"

She heard, and I tell you it's worth while to take a firm stand now and then; the women folks soon come round to your view if it's a right one. They were married two weeks after that; but in spite of that we see pretty nearly as much of Min as before the wedding.

You ought to see our place now; it would do you good just to see it. And if you're out of work and feeling down and blue and all-in, and can't seem to get a fresh start, and don't mind working if you only had a chance, and are not so smart nobody can teach you anything, why you get to the country as soon as you can find a place. If you can't buy you rent the cheapest place you can find, and try it! It'll give you a fresh grip on work and life—you'll see!



A New Appetite Every Morning

Do more than satisfy your appetite. Surprise yourself and find the taste you *want* in

NATIONAL OATS

The All-Day Cereal

Full-ripe, fat oats—best oats grown—first. Then our particular process—cleaning—curing the grain slowly and in a way that fixes the oats flavor right there. Then rolling—thin flakes that have the good taste all over and through them.

The only oats you'll eat because you want to and not because you feel you have to.

—you can taste the difference

Get the package with the Ribbon and the Bow.

NATIONAL OATS CO.
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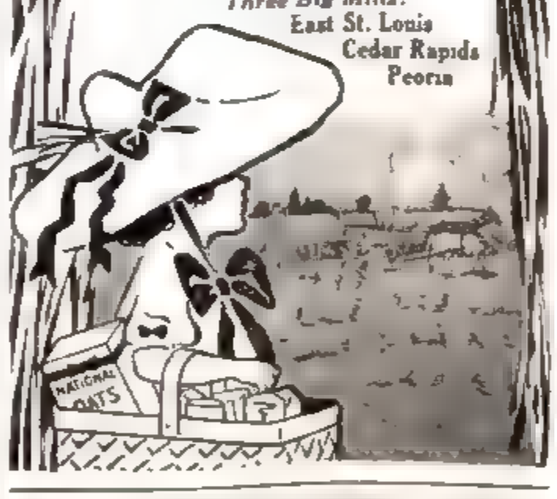


Buy your scarf by a trade-mark you know—the way you buy your hat, your hosiery or your underwear

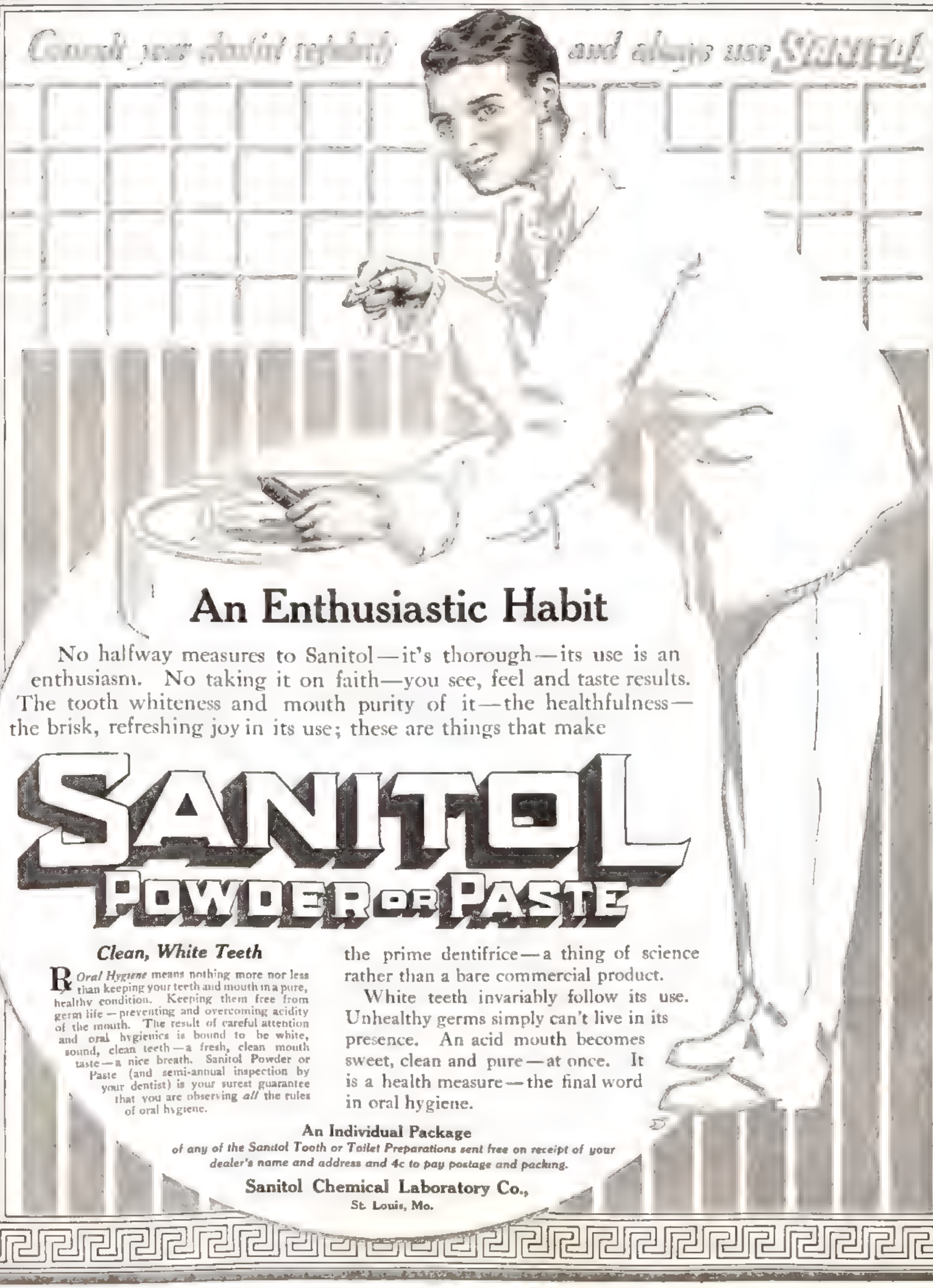
SOLIDSILK SCARVES

SOLIDSILK guarantees you a scarf that is pure silk to the last thread. Pure silk does not wrinkle or crumple, but ties better, wears better and gives the scarf richness and tone

In fifty plain colors to select from. SOLIDSILK Knit and SOLIDSILK Brocades. Send for free color card. Fancy effects galore. Don't take chances. See that you are getting silk when you pay for it. Look for the SOLIDSILK tag on every scarf. Prices no higher

Auerbach's Make, Four-in-hands, 50 cents and $1. Bats 50 cents.

LOUIS AUERBACH
842, 844, 846 Broadway NEW YORK



An Enthusiastic Habit

No halfway measures to Sanitol—it's thorough—its use is an enthusiasm. No taking it on faith—you see, feel and taste results. The tooth whiteness and mouth purity of it—the healthfulness—the brisk, refreshing joy in its use; these are things that make

SANITOL
POWDER OR PASTE

the prime dentifrice—a thing of science rather than a bare commercial product.

White teeth invariably follow its use. Unhealthy germs simply can't live in its presence. An acid mouth becomes sweet, clean and pure—at once. It is a health measure—the final word in oral hygiene.

Clean, White Teeth

℞ *Oral Hygiene* means nothing more nor less than keeping your teeth and mouth in a pure, healthy condition. Keeping them free from germ life—preventing and overcoming acidity of the mouth. The result of careful attention and oral hygienics is bound to be white, sound, clean teeth—a fresh, clean mouth taste—a nice breath. Sanitol Powder or Paste (and semi-annual inspection by your dentist) is your surest guarantee that you are observing *all* the rules of oral hygiene.

An Individual Package

of any of the Sanitol Tooth or Toilet Preparations sent free on receipt of your dealer's name and address and 4c to pay postage and packing.

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St. Louis, Mo.

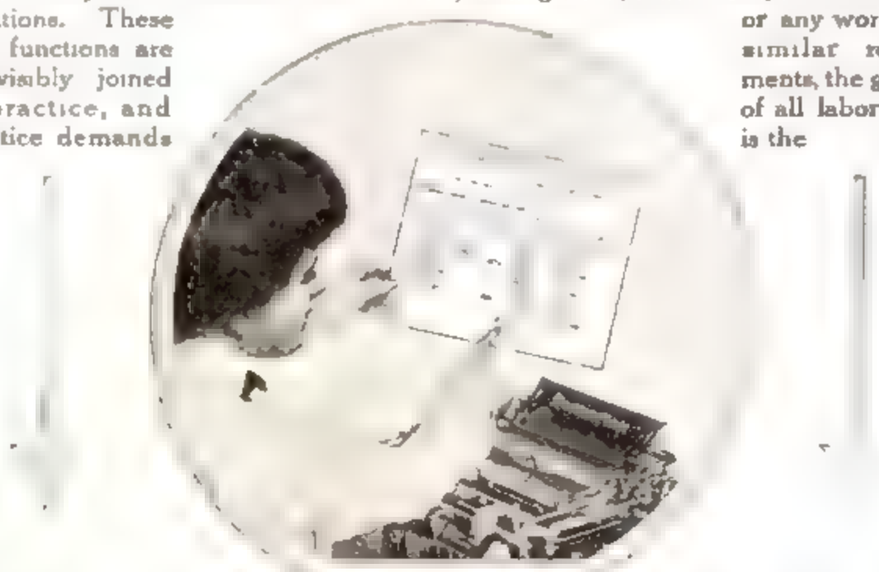
WRITING ADDING

Visible *and* Indivisible

Writing and adding are joined by natural laws. Much writing involves adding; most adding involves writing—both on the same page. Why then a separate writing machine and a separate adding machine?

Our Adding and Subtracting Typewriter is the answer to this question. It has been called two machines in one. It is really ***one machine*** with two functions. These two functions are indivisibly joined in practice, and practice demands that they be joined in one machine.

Wherever writing and adding are done on the same page, whether it be in billing work, order work, statement work or any work with similar requirements, the greatest of all labor savers is the



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(Wahl Adding Mechanism)

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New York and Everywhere

COATS

Are useful nine-tenths of the time. Made in all types of rainproof fabrics. Special designs for every outdoor sport; foreign models and distinctive styles.

Practical weatherproof coats cannot be made without costly factory equipment. They must, therefore, be purchased ready to wear.

Sold everywhere by merchants of reputation. All bear the Kenyon label.

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Gokey's Boots & Moccasins

sold under a *real* guarantee. For hunters, fishermen, prospectors and engineers. Waterproof—hand-made throughout of best leathers tanned. Uppers of durable "*Moose*" Calf; "*Rock Oak*" handsewed soles.

Also, special shoes for Golf, Tennis, street and dress wear, that embody the extremes of comfort and durability. Made to measure for men and women.

Write for Boot and Moccasin Catalogue No. 35 or for Golf Shoe Catalogue No. 36.

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PUBLISHER, AUTHOR AND THE DEVIL

Continued from Page 13

while the publisher's knowledge that he first foretold, perhaps, this triumph of genius and was the encourager and director of its early flights is a satisfaction without compare.

Then there is the building of his list a lifework. The skillful proportioning of the many parts which join in the making of a library of publications which shall be, as a whole, coherent, sound, self-expressive and profitable, is a work of real creation. Art, biography, history, fiction, sociology, religion, philosophy, science—all the departments of human thought and accomplishment are open to him, and most of the world's workers are at his call. It is for him to choose the design and material of his structure. Its building, brick upon brick, each carefully squared and set with almost painful precision in its place, is a labor of life. No hustling "modern" methods will do here if the structure is to be beautiful and useful. The bull in the china shop is not more ruthless than your so-called "live business man" at work at a publishing business, though he is often successful with commercial publishing. For related reasons, the architect-builder is usually a single personality. Book publishing is essentially a one-man business, though the wise publisher surrounds himself with strong, sympathetic advisers. Publishing by committee is apt to be as ineffectual as collaboration in art.

However book publishing may differ from the purely commercial business, whatever departure it may make toward the professional or the artistic as distinct from the commercial spirit, the financial motive is not only always present but is even knitted into its very fabric. And the financial problem requires, in my belief, a higher skill in this than in almost any other business: in the first place, publishing presents, from the very complexity of its nature, an immensely more complex and difficult problem than to calculate a profit in coal, dress goods or securities; in the second place, the temptation to indulge in the artistic, the beautiful, the highly literary, the worth-while book in any of a hundred fields, that is not also a profitable book, is constant and insistent.

The Monsters of Grub Street

The publisher finds himself most of the time under conditions which tempt him to forget that he is also a merchant; which tempt him to overestimate the actual market for the really fine work of literature. He must be ever unstingly on his guard; and, when he deliberately enters such a book upon his list because it should be published in the interest of his list's dignity or the cause of progress, he must offset the commercial error either by inducing the author to stand or to share the risk, or by entering on his list a counterbalancing commercial venture. It is a delicate undertaking, particularly in the early years of a publishing house, while the backlog is still small. Later on, with a superb list of surviving sellers behind him, the publisher's margin of safety is much greater; but by that time, it must be seen, with larger ventures throughout, big and complex undertakings on every hand and a record of growth behind constituting a relentless comparison for present and future growth, the problem remains essentially the same—only on a larger scale.

Constant vigilance, therefore, is the price of success—and constant personal vigilance. Publishing cannot be deputed.

"The trouble with this business," said a celebrated publisher, "is that you're always between the devil and the deep sea. There's harbor nowhere."

"Explain yourself," I cried. "Who is the devil and who the deep sea?"

"The public and the author, of course," he replied.

"Ah!" said I; "but where does the literary agent come in?"

"You're right," he returned with a grin. "I'll have to revise my simile and add a third monster, for the literary agent is surely the devil."

Thus will it be seen that Grub Street today is more fraught with uncertainty than the famous Grub Street of story; for the literary agent, at least in the modern sense, is a brand-new product.

STUDY YOUR FACE

and you will note the beneficial results after using

Bailey's Rubber COMPLEXION BRUSHES

They *clear* the *skin* of black caps, oily waste, *massage* the *muscles*, round out the features and *destroy* care lines, simply with the use of *soap* and *water*.

For the *Bath* they give the most *refreshing* and *cleansing* results of any known article; especially adapted for women and children. Always *clean*, perfectly *sanitary*, can be used by the whole family. Millions in use.

Bailey's Rubber Complexion Brush,	$ .50
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Bailey's Rubber Toilet Brush (small),	.25
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All toilet goods dealers. Mail for prices. Catalogue Free of Everything in Rubber Goods.

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This Valuable Book

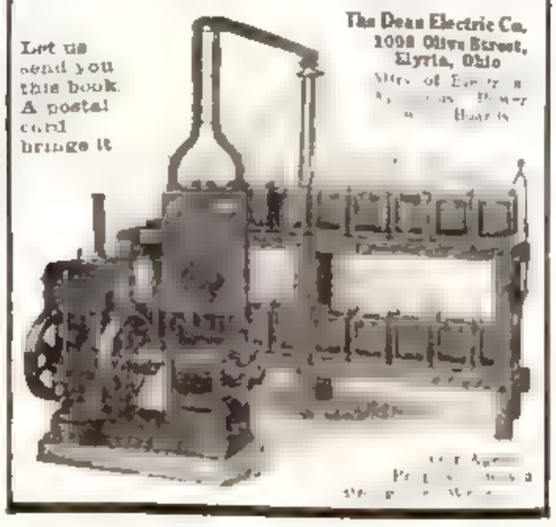
will be sent on request. It is more than a catalog and explains how anyone can easily install and operate the Dean Electric Co. Home-Light and Power System without previous experience. As shipped complete in two cases, the engine is set and Chloride Accumulator Batteries. This system requires very little attention and we guarantee that it will give perfect satisfaction in every respect.

The Dean Electric Co. Home-Lighting and Power System

is more than a mere lighting system. It not only gives perfect illumination at any point, but will also operate light machinery and many electrical conveniences for the home and farm.

Let us send you this book. A postal card brings it.

The Dean Electric Co. 1008 Olive Street, Elyria, Ohio



Stop hourly heating changes

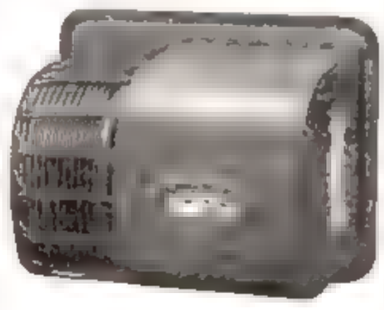
Steady extreme cold or heat is not so trying to comfort or health as is the *uneven* warmth and draftiness of the average home. A reliable, uniform temperature, no matter what the sudden weather changes, is now a simple matter of heat regulation by our new automatic device,

IDEAL SYLPHON **Regitherm**

This heat controller (about the size of a clock) is placed on the wall of any convenient room; a small steel cable connects it to the draft and check dampers of your boiler or furnace. You set the dial hand of the Regitherm at 70°, or at any other degree at which you desire to hold the temperature of the house. The Regitherm keeps the temperature steadily so until you move the hand to some other degree—(during sleeping hours, illness, while the family is away, etc.).

The Ideal Sylphon Regitherm brings about sure, uniform warmth, stops much fuel waste, protects the health, saves running up and down cellar stairs. Needs no attention after once put in—lasts as long as the house.

Let us tell you fully of its comforts and economies. Ask for book "New Ways to Ideal Heating," which also describes Non-Pull Valves, Sylphon Packless Radiator Valves and many other clever devices which bring cost of heating down to lowest upkeep costs.



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Makers of IDEAL Boilers and AMERICAN Radiators

Use It For Flavoring Milk Puddings

and give them the delicious, piquant flavor of Maple.

Mapleine

THE FLAVOR DE LUXE

is a delightful change from other flavors and adds to the delicacy especially if you like the flavor of Maple

Try this recipe for Mapleine Tapioca Pudding

1 cup Tapioca, 2 egg yolks, 1 small piece of Butter, 3 tablespoonfuls Granulated Sugar, 1 cup Milk, 1 teaspoonful Mapleine

Have the Tapioca well soaked in water or milk and cook till bluish in color, then add the milk, eggs, sugar and Mapleine

Our recipe book "Mapleine Dainties" tells you how delicious and convenient Mapleine is for making fillings and frostings for cakes, for flavoring home made candies, frostings, ice cream, jelly and many other delicious desserts, and for making syrup.

Send for recipe book and if your Grocer does not sell Mapleine send 35c for 2 oz. bottle to Dept. E 1.

CRESCENT MFG. CO., Seattle, Wash.

PATENTS INVENTORS OF WIDE EXPERIENCE employ my method in securing Patents. So will you eventually. Why wait? Just send for my book. WM. T. JONES, 801 G St., Washington, D. C.

He is a British invention, finding his excuse and greatest opportunity in the adjustment of relations between authors and publishers seas apart, but carrying his intervention whenever possible—and commonly in England—into the relations of inhabitants even of the same city. He is a necessity or he would not—I had almost said thrive; but he rarely does that. He is often a beneficence to publisher as well as author. It is only when slack business or excessive zeal drives him into forcing royalties or luring authors from their natural publishers in order to win a commission by placing them with others that he becomes the devil.

His lot is most unhappy, for whatever he does gets him into trouble; and the better he does it the greater the trouble. Depending equally upon author and publisher for his livelihood, he is always at odds with one of them. In order to secure clients, he must promise bigger advances and better royalties, which invites the publishers' substantial wrath; but if he doesn't succeed in securing them he is soundly rated by the author. The fact is that the entire trade bookfield is so concentrated that the middleman cannot operate except in a noon of publicity, in which every representation or misrepresentation is visible to all concerned or unconcerned. It follows that his course from study to office and from office to study may be traced by a wake of frothy profanity. He earns his money!

There was a time when, through a natural development, the market for fiction suddenly expanded in a fashion to make publishers and booksellers almost lose their heads; in fact, some of them did, and lost a lot of dollars in the process. We all remember the days of the first sensational circulations and the tidal wave of book advertising and excitement that followed it—when even sporting papers sprouted review departments and new-book supplements were born once a week.

It was then the literary agent entered the bookfield in a real sense. Previously he had sold stories and poems to magazines and Sunday newspapers on commission; now he peddled novels among publishers and moved into a better flat. Publishers were eager for novels then. For several years they plunged. British authors heard of it and deluged America with rejected manuscripts, and drygoods clerks sat up nights on the chance of writing another David Harum. It was then the literary agent learned how to set publishers bidding royalties and advances against one another for supposed best sellers.

A Sporting Chance

A few years later, however, when this great new public had learned its own taste and when trade and authors had adjusted themselves to the new conditions, the literary agent found life again strenuous. Caution reigned once more in the sanctum and new novelists ceased to command advances. Business must be done, however, or there would be no commissions; so he learned the trick of detaching the successful author from one house to attach him to another.

The literary agent does not thrive in America upon commissions from American authors. The American author is more of a business man than his English cousin and much prefers to manage his own publishing arrangements. Nor is he so changeable. As a rule he makes a partner of his publisher and works amicably with him year after year for their common good. The English author, however, is apt to be suspicious of those hustling Americans so many miles away and often lends a ready ear to suggestions that Blank & Company are not paying all they might be made to pay, and that some other house might come down with a better advance.

And often they do. England creates a much larger proportion of sound and profitable novels than America; and, if one must speculate, it is safer speculating with the foreign production. Robert Hichens' agent held Bella Donna for a year and a half at ten thousand dollars advance against twenty-per-cent royalty; and, one after another, most of the big American houses examined it and declined the risk. But Lippincott risked it and won. It practically meant that Lippincott bet the novel would sell forty thousand copies, which, considering the author's former sales, and the unsettled condition of the fiction market at the time, was distinctively sporty.

The matter of big advances is another English institution as unwelcome as the

Get a "High-Speed" Regal on.

OBSERVE now the Styles for *Young* Men, on the feet of the Frivolous! Maybe *you* don't like them. Maybe *we* don't like them. But—they *are* the Fashion. So, be a Hero,—or a Youmarist!

Come right over to the Picture Gallery in the Regal Shoe Store where we carry a full line of these 1911 Ultra Styles, and pick a Winner.

Of course we have *milder* Shoes for more conservative People.

And, at higher prices, too, for those who want the Last Word in Comfort and Finish.

But, at $4.00 (or a little less) the very *smartest* Regal Styles are now available.

All Regal Shoes are made in four Regal Shoe Factories, which are satisfied (through huge volume) with a modest 5% *factory profit*.

This accounts for the very *low* price, and the sometimes *odd* figures you'll find stamped on the Sole of every Regal Shoe, *by the Makers*.

Stamped there to *insure* that no Regal Shoe shall be retailed *above* the value it was *made* to deliver.

If you would see how *much* Style and Service *can* be congested into Shoes (under the high-pressure "Cost Plus 5%" System) ask the man to show you a pair of—

Regal Standard $4.00 Shoes

Catalog from Regal Shoe Co.—368 Summer Street, Boston

Fits the Figure Perfectly-Won't Shrink Always Springs Back to Shape

UNDERWEAR is a necessity—but Wright's Spring Needle Ribbed Underwear is a *luxury* at the moderate price of a *necessity*—$1.00, $1.50, $2.00, for shirts or drawers; $1.50 to $4.00 for union suits; at all dealers.

WRIGHT'S Spring Needle Ribbed UNDERWEAR

is a wonderfully *elastic* fabric, permanently *springy*. Fits any figure perfectly, and keeps its shape under the hardest usage. Very *durable*. The Non-Stretching Neck (pat. appld. for) ensures neck will always *hug snug*.

Made in fine Egyptian cotton, all-wool, or cotton-and-wool, in various colors. All weights for all seasons. If not at your dealer's, send us his name and we'll see you are supplied

WRIGHT'S SPRING NEEDLE TRADE MARK RIBBED UNDERWEAR

Write for booklet showing samples of different fabrics.

WRIGHT'S HEALTH UNDERWEAR CO.

Makers of the famous Wright's Health Underwear, free and loose, and Wright's Spring Needle Ribbed Underwear

76 Franklin Street, New York

Electric Light For Everybody

With the advent of the Edison Mazda Lamp Edison's dream of Electric-Light-For-Everybody has come true

THE present cost of this lamp is about one-half that of the first brittle tungsten lamp. But of even greater importance is the fact that the Edison Mazda Lamp is non-fragile. Its light-giving filament, made from a drawn wire stronger than steel, is so sturdy that hundreds of thousands are in use under severe conditions, even for lighting railway trains and automobiles.

And this wonderful new lamp—the Sun's Only Rival—gives a bright white light like sunshine, anywhere, any time, at the turn of a switch.

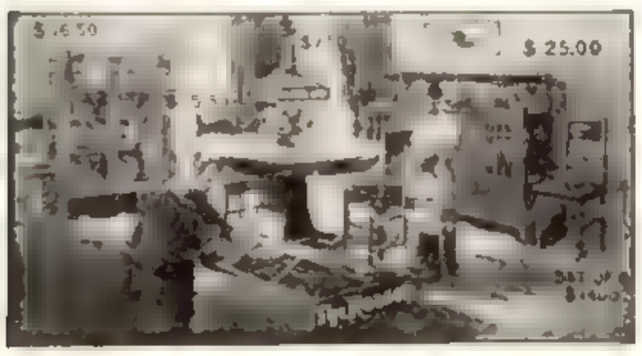
Buy these lamps now from Electric Light Companies and Dealers everywhere.

General Electric Company

Principal Office: SCHENECTADY, N. Y.

Main Lamp Sales Office: HARRISON, N. J.

Sales offices in Atlanta, Boston, Chicago, Cincinnati, Denver, New York, Philadelphia, San Francisco and 33 other cities.



You can unpack and assemble ready to use all the above furniture in one evening.

You do not risk one cent. Use the furniture for thirty days in your home. Prove our claim that you cannot duplicate it for double our price—then if you are not satisfied notify us and we will return all the money you have paid.

THE REASON—Back of these sensational prices is our original system of manufacturing in sections and shipping direct to you knocked down in a compact box.

Thus reduces the freight two-thirds, eliminates expensive wrapping and crating and avoids two profits; also clerk hire, store rent, expense and investment.

We make quality furniture only.

Free catalog of 100 bargains, giving full details. A postal brings it to you

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Fastens Rugs and Carpets To The Floor

Invisible, securely. Simply perfect for "runners"—positively no slipping or curling. Rugs easily lifted for cleaning; refastened just as easily. 25c per dozen. 12. Ask your dealer. Or send 10c for sample set of four.

The De Long Hook & Eye Co. Philadelphia

English sparrow, and it is his insistence upon it that has chiefly caused the literary agent's American unpopularity. With fiction so uncertain a risk under the best of circumstances, it forces the publisher to add the further risk of a one-sided bet with the author on the sales of the book—a bet in which the author assumes no risk and, even if the publisher wins, makes at least twice as much as he does out of the joint venture.

Consider the author the producing department of a joint business of which the publisher is the selling department, each helping the other for the common benefit and dividing the profits and losses of succeeding ventures covering a series of years on a basis fair to both, and you have the most effective moneymaking machine possible in publishing. Americans, with their superior business keenness, are quick to see this, which accounts for the superior effectiveness and satisfaction of American publishing relations and the small place the literary agent occupies in them.

I heard a publisher say to his advertising man:

"Don't spend a dollar more than you absolutely have to on Brown's novel—not a cent even. Be under rather than over. Let us save every cent we can on this, for it's the last one we'll get. I hear confidentially that he's made a deal with Harpers' for his next three and we're not going to spend money boosting their people for them."

This is how changing often hurts the author's interests.

The same publishers got out three successive books at a loss for a short-story writer in whose future they believed, all the while encouraging her to write a novel. She did so, and it failed too. She tried again and the book sold twenty-five thousand copies, making good money and well recouping all previous losses; but the publisher said to his advertising man:

"Don't spare on Mrs. Doubleyou. Advertise her for the future—not the present. I don't care if we don't make a cent on this book. Let us make her, and her future will take care of the past."

"But suppose, after our losses on her past, we spend the profits on this and then she goes off to somebody else?"

"She won't," said the publisher confidently. "She's the sort that sees and appreciates—that stands by her friends."

With her next book, this author entered the hundred-thousand class, and she remains with her publisher still, though the target of many offers. It is an example of publishing relations in their highest class.

An Author Without a Home

Three or four years ago Bobbs, Merrill & Company read an exciting story in an obscure ten-cent magazine and arranged with the author to publish it in book form. They illustrated it expensively and advertised it enormously. It responded and became one of the best sellers in the country, making the author handsome royalties. After his second book the young man yielded to the suggestion of higher royalties and advances and allowed a literary agent to place him with another house, which advanced him five thousand dollars; but his new publishers did not advertise extensively, fearing he would leave them as he had left Bobbs-Merrill. And so he did; and today, after one failure, he is an author without a home.

If I should tell you that your favorite novelist has to write short stories, and sell at least one a month to the magazines in order to average thirty-five hundred dollars a year, you would be surprised. There are not many who do so well as that, year in, year out, notwithstanding an occasional lucrative hit. Occasional serialization adds several thousand. And yet your novelist will make two or three times out of a book what his publisher does; and many, many times his publisher actually loses money.

So Grub Street needs its compensations!

Once I asked Charles Scribner to define publishing. "Can you call it a business?" I demanded.

"Yes," he said doubtfully; "but that doesn't define it—it is so much more than a business."

"Is it a profession, then?"

"No; certainly not, but it is certainly professional."

He thought a moment and said, smiling: "Publishing is neither a business nor a profession. It is a career."

BURROWES Billiard and Pool Tables

A Pleasant Home Pastime at No Expense

Heretofore not one person in a thousand had the opportunity to learn or practice Billiards and Pool without frequenting a public poolroom, which very often means the back room of a saloon.

Now, you can purchase a Burrowes Combination Billiard and Pool Table for your own home, at small expense and on very easy terms of payment.

The Burrowes Tables are scientifically constructed, beautifully finished, mathematically correct as to dimensions, angles, cushions, pockets, etc., and adapted to the most expert play. It is wonderful how practice on a Burrowes Table perfects your game on a stationary table.

The Burrowes Tables are made in sizes up to 4 x 8 feet. Quickly set up, on dining-room or library table, or mounted on legs or footing stand. Easily taken down and set out of the way.

SMALL MONTHLY PAYMENTS

Burrowes Tables cost $6, $15, $25, $35, $45, $55, $75, etc., and are sold on a small advance payment and a small payment each month.

NO RED TAPE—On receipt of first installment we will ship Table. Play on it one week. If unsatisfactory, return it and on its receipt we will refund your deposit. Write today for catalog giving full information.

THE E. T. BURROWES CO.
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MENZ "EASE"—the Hunting Boot that fits like a glove, always comfortable on an all day's tramp, and as honest and reliable as a boot can be made. The uppers are unlined and cut from Menz "Ease" Special Elk. It's as soft as glove leather, like velvet on the inside, unusually tough and strong and never gets hard.

Catalog C also illustrates the "American Boy" for Boy Scouts—*the shoes with the yellow label.*

12-inch Boot Goodyear sewed double sole. $7.
16-inch—$8.00
18-inch—$8.50

If your dealer doesn't sell the genuine Menz "Ease" and "American Boy" the shoes with the yellow label, we will accept your order, ship direct from the factory, prepay delivery charges, and guarantee satisfaction or money refunded.

Menzies Shoe Co., Makers, Detroit, Mich.

This Desk $21 At Factory

Ask for Office Furniture Catalog No. 228

S. H. STAFFORD MFG. CO. McCLURG BLDG., CHICAGO, ILL.

JUDSON Freight Forwarding Co.
Reduced rates quick time on

Now Have Good Coffee Always

Manning-Bowman Percolators insure uniformly good coffee, clear, rich, full-flavored, healthful. The liquid coffee never remains in contact with the grounds, never becomes rank or bitter, no matter how long it stands. They make coffee quickly, starting with cold water. They are simple and easy to clean—no valves, no clogging—dandy as an ordinary pot.

Manning-Bowman

Coffee Percolators

Urn Style No. 3803

are made in over a hundred styles and sizes, solid copper, nickel, silver plate and aluminum.

At leading dealers. Write for Free Recipe Book and Catalogue No. K-22.

MANNING BOWMAN & COMPANY,
Meriden, Conn.

Also makers of Manning-Bowman Chafing Dishes with "Ivory" Enameled Food Pans, Eclipse Bread Makers, Alcohol Gas Stoves, Tea Ball Tea Pots and Urns, Chafing Dish Accessories, Celebrated M. & B. Brass, Copper and Nickel Polish

FOR any *seam-rip* in "D. & P." Gloves you get a *new pair*. Hence, for your own protection and pocket ask for "D. & P."—take none *but* "D & P."—find the D.&P. stamp *inside the wrist* of all gloves you buy.

"D. & P." Gloves retail for $1.50, $2, $2.50 and up, and as low as $1. If your regular shop can't serve you with "D. & P.," write to us for the name of a dealer near you and for our dainty Glove Book B, from which you can order by mail.

Address

The Dempster & Place Co.
Gloversville, N. Y.

IN THE HAUNT OF THE DEADLY À LA

(Continued from Page 8)

confusion—still the main effort would be to please those attired in neat business suits or in snappy clothes for varsity men or in just plain clothes. His slogan was "Come just as you are." Business, by all accounts, has been on a most gratifying scale ever since.

And with all the others the scale of business is equally gratifying, if one may judge by the visible signs and portents. But there is a feature to it that is not so gratifying, by any manner of means. The New York restaurant idea is spreading inland into hitherto favored and fortunate districts, spreading in fact to such an extent that in certain pretentious cafés in certain pretentious cities and towns it is no longer possible to get regular food to eat. Instead of food they insist upon giving you New York dishes—a vastly different thing named for New York chefs and New York cafés.

Possibly these things go in waves, like the Asiatic cholera and other visitations upon the pleasant land. Perhaps you'll remember a few years back when the fad for new and weird kinds of cereals was at its hay-crested height. No self-respecting hotelkeeper then would think of opening his dining-room doors of a morning without at least nine separate and distinct varieties of specially processed grain and produce on the menu; and the song of the hour was Wild Roved a Breakfast Food, Sweet Alfalfaretta.

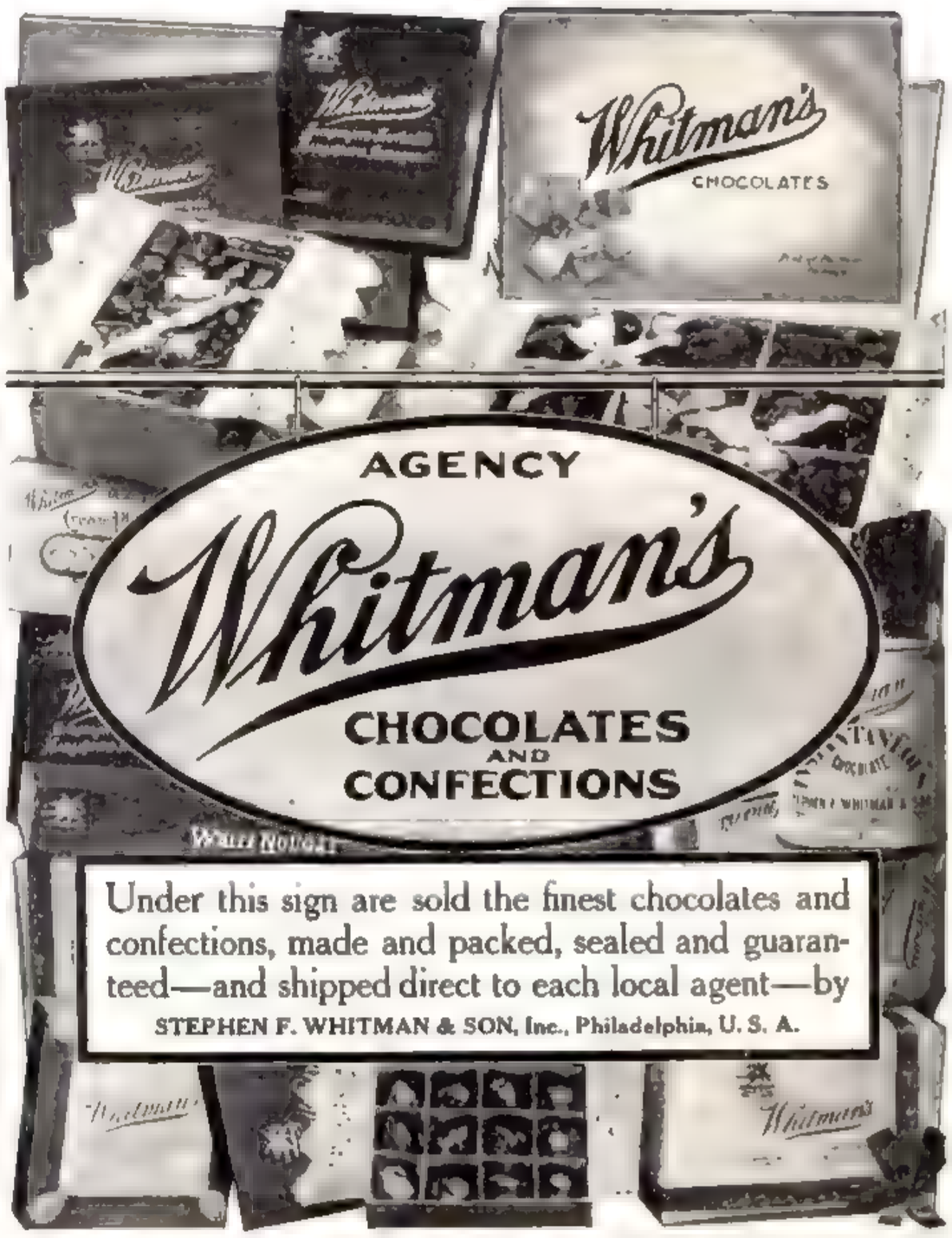
That era has passed, or at least it doesn't rage in a violent and epidemic form any longer, and here of late it has been succeeded by the mad craze to have something typically New Yorky on the bill-of-fare. A man goes to New York from somewhere else—which is how most people, transients and chronic sufferers alike, go there to begin with. He goes into one of the newest and niftiest of those glittering, sun-bright caravansaries and partakes, let us say, of the newest brand of salad. This is a mad, delirious mixture compounded of the flora and fauna of Europe, Asia and Africa, superimposed upon certain of the fruits, flowers, vegetables, nuts, flesh-meats and medicinal herbs of our own hemisphere. To tell the honest truth, that salad isn't so very good when prepared at extraordinary expense by a continental expert who has spent years of his life learning to put fancy dress clothes on food so as to completely disguise it.

Cruelty to Chickens

But at the moment the preparation referred to makes a hit with the visitor. It seems to him that it must be much better than it tastes. The glamour of the time, the place and the cost has him in its thrall. A Hungarian orchestra is playing that salad down him, a haughty foreign nobleman of a waiter is watching him to see that he uses the right tool in consuming it, and if it is any satisfaction to him he may well reflect that it is setting him back at the rate of about twenty cents a bite, or in the case of a hurried eater, who prosecutes food as the ancient Goths prosecuted war—to the knife and the knife to the hilt—about forty cents a bite.

So he begs, borrows or steals the recipe, or as much of it as he can remember, and carries it back with him to the place whence he came and introduces it to his friends and neighbors as the latest metropolitan conceit, the identical thing that the Vanderbilt boys and the Ogden Goelets are now eating three times a day and in between meals. Thenceforth a long, a last, a sad adieu to the succulent lettuce, the lusty red-heart tomato, the virile and invigorating spring onion, served in the simple yet attractive style of the continent of North America. The adjacent populace will be found devouring a home-made and amateurish imitation of what was but a bogus New York counterfeit to start with. They eat it though. A horse might eat it too. But he would never again be the same horse that he was.

From some restaurant tables, according to direct information, the old-fashioned fried chicken of our forefathers, replete with brown gravy and abounding in crisp flour-dough fritters, has practically vanished. Its noble place has been taken, we hear, by something called *Chicken à la*


Whitman's
CHOCOLATES
AGENCY
Whitman's
CHOCOLATES
AND
CONFECTIONS
Under this sign are sold the finest chocolates and confections, made and packed, sealed and guaranteed—and shipped direct to each local agent—by
STEPHEN F. WHITMAN & SON, Inc., Philadelphia, U. S. A.

Benjamin Clothes

THE most carefully dressed men in the universe are to be encountered in Pall Mall or Piccadilly, London, or on the upper reaches of Fifth Avenue, New York.

Nobody can exactly describe that elusive quality called STYLE, but in the dress of these men it is the first essential—the dominant note.

Benjamin Clothes draw inspiration from authoritative sources in New York and London. No other ready-for-service garments have the truly exclusive metropolitan atmosphere which is the very foundation of Benjamin Suits and Overcoats at $20 and upwards.

A few BENJAMIN specialties
For Fall and Winter, 1911-1912

THE "GOTHAM" SUIT—*soft roll—English—youngish*
THE "KNICKERBOCKER" and "STANDARD" SUITS—*more sedate*
THE "RAGLAN" and "BERKSHIRE" OVERCOATS—*for motoring, etc.—very "sporty"*
THE BENJAMIN BOX OVERCOAT—*for dress or semi-dress*

Send for Our Fall Book of New York Styles

Alfred Benjamin & Co

NEW YORK

Comparison of the Distance Traveled by Earth and Bell Telephone Messages

The Orbit of Universal Service

In one year the earth on its orbit around the sun travels 584,000,000 miles; in the same time telephone messages travel 23,600,000,000 miles over the pathways provided by the Bell system. That means that the 7,175,000,000 Bell conversations cover a distance forty times that traveled by the earth.

When it is considered that each telephone connection includes replies as well as messages, the mileage of talk becomes even greater.

These aggregate distances, which exceed in their total the limits of the Solar system, are actually confined within the boundaries of the United States. They show the progress that has been made towards universal service and the intensive intercommunication between 90,000,000 people.

No such mileage of talk could be possible in such a limited area were it not that each telephone is the center of one universal system.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

One Policy *One System* *Universal Service*

This Book Is Worth $5 to $40 to You

Mailed to You FREE

Proof is what you want and get in the Kalamazoo Stove Book—proof of a $5 to $40 saving—proof of the unmatched quality. This book is packed with live, valuable stove facts that the dealer himself doesn't know. 400 styles and sizes in large clear illustrations. Prices from $6.50 up, east of Mississippi. Get the Stove Book—Then

Queen Range

Try the Kalamazoo For 30 Days FREE

All Orders Shipped Same Day Received

30 Days' Free Trial—Use the stove or range as your own 30 days, then if not satisfied we'll take it back. We pay all freight charges whether you keep it or not, and the trial costs you nothing. 360 Days' approval test. Cash or credit terms. $100,000 bank bond guarantee. We have more customers than any stove manufacturer in the world. **Send for your copy of Stove Book and Catalogue No. 152. Postal or letter.**

We pay the Freight—Give you 30 Days' Free Trial—360 Days' Approval Test—Cash or Credit Terms—Shipment within 24 hours of receipt of Order.

Oven Thermometer Saves Fuel

Kalamazoo Stove Company
Manufacturers
Kalamazoo, Michigan

A Kalamazoo Direct to You And Gas Stoves Too

HAVE YOU A CAMERA?

Send us 25 cents for three numbers of **AMERICAN PHOTOGRAPHY**, full of practical suggestions, formulas and directions for making better pictures. Monthly prizes. Prints criticized. Questions answered. $1.50 a year. **American Photography, 810 Pope Bldg., Boston, Mass.**

Three Months—25 Cents

Let us send you a trial subscription to our finely illustrated magazine **Electrician and Mechanic** Practical directions for all kinds of electrical and mechanical work. Aviation. Wireless Telegraphy **SAMPSON PUBLISHING CO., 810 Pope Building, Boston, Mass.**

Marengo, prepared in such a way as to take away the taste of the original chicken and not substitute anything therefor. The *à la Marengo* thing may be all very well for a city chicken. Marengo was a desperate battle, and city chickens are born tough. They pip the shell with a burglar's jimmy and join the Paul Kelly gang the second day out. They require something to soften their natures. But the country-raised chicken deserves better treatment.

One may give thanks, humbly yet gratefully, that in certain of the main divisions of the United States the fashion of treating a brook trout or a pan perch according to his just deserts and qualifications still happily obtains—namely, to wit, as follows: frying him gently on a skillet with salt pork and serving him thus without vain adornment or sinful and frivolous elaboration. You cannot successfully paint the lily nor yet gild refined gold, and the brook fish travels on his own merits. Suitably fried, he has been known to rear right up off the dish and swim down a hungry man's guzzle, fanning the inside of the throat with soothing motions of his fins as he went. Likewise, there are still in our midst divers divinely gifted black mammys, who can take a crockful of ordinary yellow batter and with rare skill and a hot stove convert it into a dream poem known by the vernacular and trade name of waffle. You take about nine or ten of these crisp golden-oak waffles, pile them into a structural formation with a butter corner-stone and a maple syrup mansard, drive back the women and children and eat the whole stack yourself. But what of the day when the waffle shall be replaced by the inflamed and dropsical French pancake, mussily anointed with sticky currant jelly, and the brook trout becomes *Something Sautéd, Meunière* or *Something Else au Vin Blanc aux Shucks*, and is listed on the bill under the head of *Poisson*? To get the right conception pronounce *Poisson* as spelled.

Color-Process Pie

Those traveling to and fro report that honest old corned-beef hash, the provender of patriots, is likewise showing the effects of this insidious attack upon our cherished national institution and often now comes to one masquerading and mussy as goulash, which is derived from the two Hungarian words "goo" and "lash"—the goo predominating. Cockered up in a chafing dish with strange juices and bedecked with much foreign suspended matter, the frog leg is no longer his erstwhile self. The oyster becomes another thing altogether when, instead of parading in nude but conscious rectitude in his own shell, or his own can, if far inland, or swimming, swollen but majestic, in his own milk stew, he comes tricked forth in a suit of foreign-made clothes that neither fit him nor become him. Even that citadel of our liberty, the cross-kivered pie, has been threatened. One desiring pie is invited to partake of pallid, spiritless things known as French pastries, which look as though they might have been turned out, twenty thousand at a clip, on a press by the three-color process—regular comic supplements of real pie. Think of that and bust out crying!

Worse things impend. In some quarters, nameless here but shameless forevermore, they have begun to advertise not alone New York dishes, but actually New York service. You would as soon expect a summer resort to advertise that it was malarial, or a girl's boarding school to buy space to inform the public that there was an epidemic of scarlet fever round the place every term.

For New York service means, if it means anything, homeopath portions and allopath tips, and waiters that can look right through and beyond the man who only wants to spend about a dollar and a half, but can hear the rustle of a yellow-back treasury certificate turning over in its sleep clear across the state of Iowa; means that should the thing spread, the man who craves the simple homely grub of his childhood may yet be forced to go out and eat the grass off the front lawn in order to get something that still has the taste of the soil to it.

The devastating *à la* is no longer segregated in its natural habitat. Its trail is beginning to lie all over the country. So, *allons*, patriots, *allons!* Allons yourselves up and allons round freely and abas the *à la* before it abasses us. Else—

We'll know not where its waiters lift their fronded palms in air,
We'll only know we cannot stray beyond its bill-of-fare.

Soft Pedal Your Steps

It's Nature's Way

BAILEY'S "Won't Slip" RUBBER HEELS

are made on the *proven* "Won't Slip" Tread principle (Bailey Tread) used on auto tires and crutch tips for the past 12 years throughout the *world*. They are the *lightest* and *longest wearing* rubber heel made, as proved under test for over a year.

Applied, 50c per pair; Mailed, 35c
At Dealers. *Send Drawing of Heel*

To you we will mail a pair on receipt of 25 cents and dealers' names in your town.

Dealers Write for Prices.

C. J. BAILEY & CO., Manufacturers
22 Boylston Street, Boston, Mass.

"HIP-FIT"

The NEW INVISIBLE TROUSER SUPPORT

Does away with Suspenders and Belts

A practical and decided improvement over the old way of holding up your trousers. Makes them hang 100% better all around. Eliminates sagging and binding. Takes weight off shoulders and relieves stomach of pressure. Elastic at sides and back—gives with every movement. Neat, comfortable, dressy. Corrects stooping. Gives military appearance. Attaches easily and quickly. Buttons simultaneously with trousers. Trousers can't slip down when bending or shirt slip up when reaching. Made of best quality silk, linen, gauze and elastic. Will not tear large sizes on. Any one can put on. Absolutely nothing to get out of adjustment. Great invention. Thousands sold. Nothing but Praise. Send $1.00 for Trial Order. Money cheerfully refunded if not entirely satisfactory. When ordering send waist measure.

Exceptional proposition to Merchant Tailors, Dealers, Selling Salesmen and agents. Write us.

HIP-FIT MFG. CO.
58 Grand St., New York

STANFORD HIP-FIT

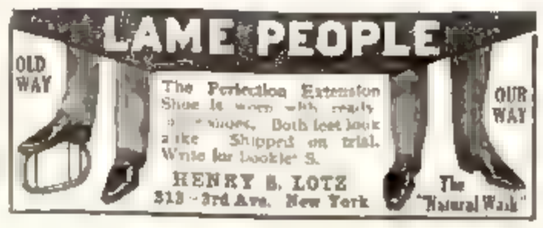
MAKE MONEY in LEISURE HOURS

Be An Advertising Specialty Salesman

We want active men as representatives in every town and city. Pleasant and profitable work for [illegible] hours. Call or write [illegible] Write us [illegible]

Sales Manager Taylor Bros Co., Rochester, N. Y. Estab. 59 years.

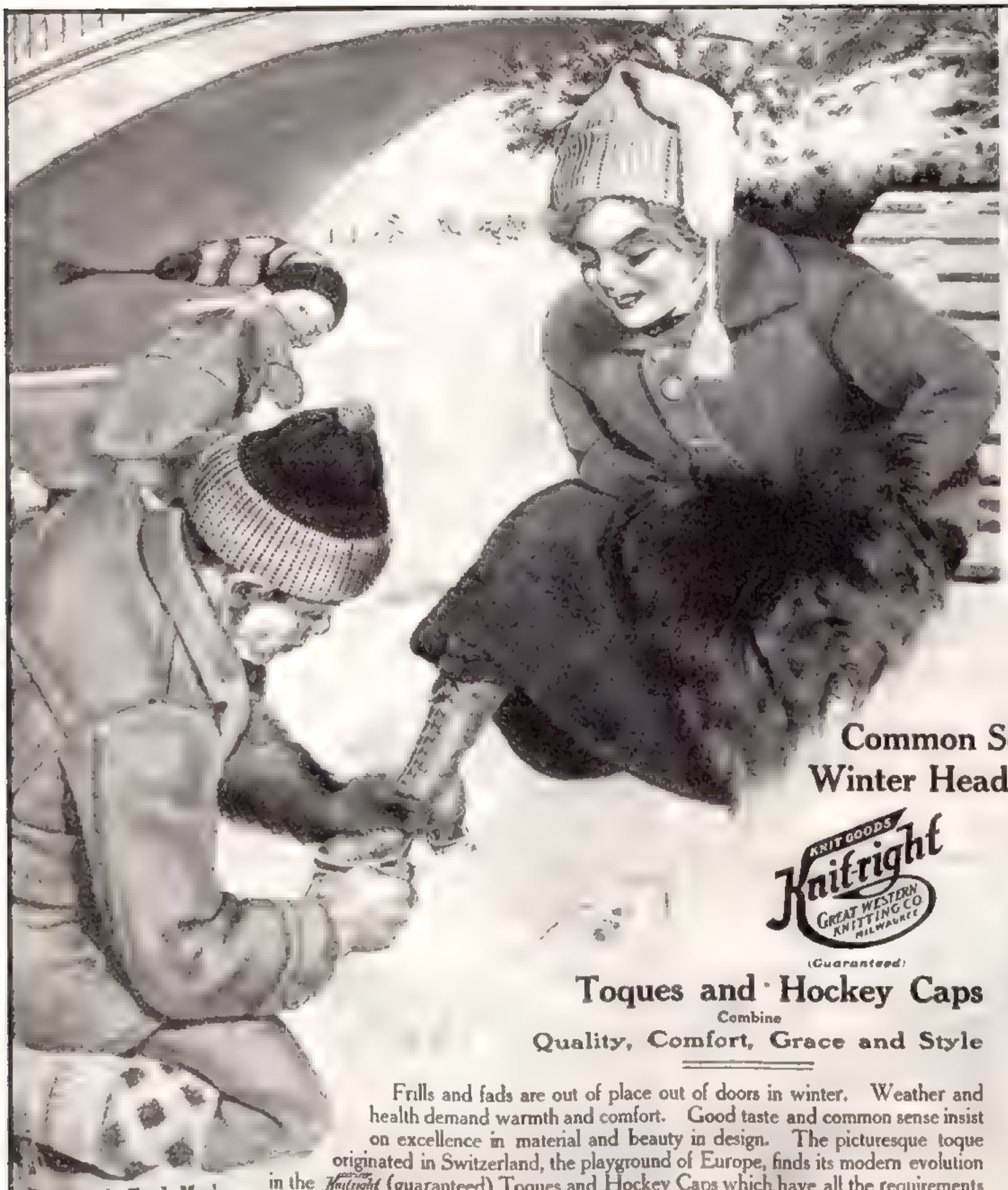
LAME PEOPLE



The Perfection Extension Shoe is worn with ready made shoes. Both feet look alike. Shipped on trial. Write for booklet S.

HENRY B. LOTZ
313 - 3rd Ave. New York

The "Natural Walk"



Common Sense Winter Head Wear

Toques and Hockey Caps

Combine

Quality, Comfort, Grace and Style

Frills and fads are out of place out of doors in winter. Weather and health demand warmth and comfort. Good taste and common sense insist on excellence in material and beauty in design. The picturesque toque originated in Switzerland, the playground of Europe, finds its modern evolution in the *Knitright* (guaranteed) Toques and Hockey Caps which have all the requirements of the ideal winter headwear. Simple, graceful, handsome, elastic, light, they look, fit and wear well; the texture is the best; the colorings are artistic, harmonious, attractive and warranted fast. They are made in a variety of patterns suitable to every age and sex. They are the best toques and hockey caps in the world and are absolutely guaranteed.

Insist on the Trade Mark

KNIT GOODS Knit-right GREAT WESTERN KNITTING CO. MILWAUKEE

REGISTERED.

The article is guaranteed.

The Knit-right Guarantee

This ticket on all *Knitright* (guaranteed) toques and hockey caps is an absolutely unbreakable contract. We will positively give a new cap in place of one that does not give six months' wear. Could anything be fairer?

Knitright (guaranteed) toques and hockey caps are made from high grade yarns, by knitters of long experience. Each operation in their making is performed by a masterhand, otherwise we could not offer the most liberal guarantee this country has ever seen. An organization built with thirty years' knowledge of knit-goods is behind every *Knitright* (guaranteed) Toque and Hockey Cap.

KNIT GOODS
Guaranteed for Six Months

Knit-right

This article does not give thoroughly satisfactory service six months return to us and we will furnish a new one free of charge. This ticket must be sent with cap.

Date ____

Great Western Knitting Co
MILWAUKEE WISCONSIN

Progressive dealers all over the country have *Knitright* (guaranteed) Toques and Hockey Caps on sale. They realize if they carry them they can best serve your interest. We show four popular styles of toques and hockey caps in this advertisement. Ask your dealer to see the *Knitright* goods, if he does not carry them, write us.

Our booklet, "Sensible Headwear," sent free upon request. Address Dept. J.

TO DEALERS

If your jobber does not carry the *Knitright* toques, etc., write us and we will tell you one who does.

THE GREAT WESTERN KNITTING CO.

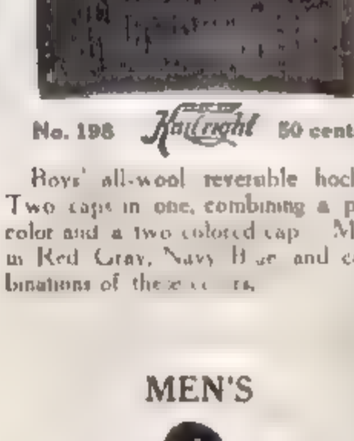
ESTABLISHED 1881 MILWAUKEE, WIS. N. Y. Office—366 BROADWAY

LADIES'

No. 223 *Knitright* $1.50

This beautiful hand-knit auto turban is made of the finest imported eider-down. Made in White, Gray, Red, Navy Blue, and combinations of these shades.

CHILD'S



No. 199 *Knitright* 50 cents

Child's fancy polo cap, made of double pure worsted, pine-apple weave. Made in plain White and White with Pink or Blue Stripes.

BOYS'

No. 198 *Knitright* 50 cents

Boys' all-wool reversible hockey. Two caps in one, combining a plain color and a two colored cap. Made in Red Gray, Navy Blue and combinations of these colors.

MEN'S

No. 150 *Knitright* $1.00

A seamless shaker knit cap for men and young men. We are the first to produce a seamless cap in this weave, and its advantages are evident.
Finished entirely by hand.
Same colors as No. 198.

ABOVE STYLES SENT POSTPAID UPON RECEIPT OF PRICE.

Why Not Try for an Agency?

The Demand for Printype Oliver Typewriters Necessitates Increase in Local Sales Forces. The Right Men Can Secure Agencies.

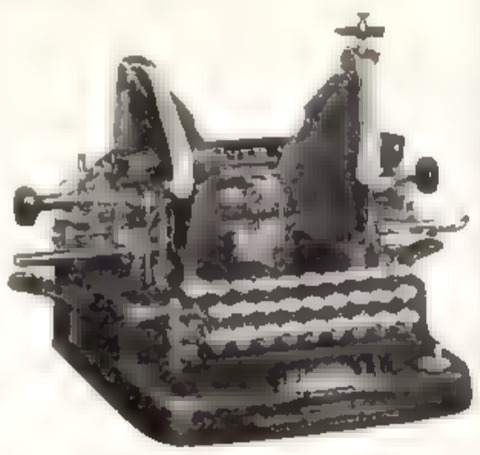
The thunder of Printype Publicity was heard around the world.

Never has the Power of Advertising been more impressively shown than when it heralded The Printype Oliver Typewriter

—Printype, the wonderful new book-type

—Printype, the type that *typewrites print*

—Printype, the most beautiful, readable type that has yet been evolved for the typewriter



It took months of arduous toil for our type experts to *design and produce* PRINTYPE.

But, through the Magic of Advertising, in the great publications of the English-speaking world, *Printype* - almost in a day - became the Talk of a Continent.

Over ten million repetitions of the Printype announcement, fresh from the roaring presses, were soon in the public's hands.

The answer came like a flash, by letter, by wire, from all quarters: "Send us Printype books!" "Send us specimen Printype letters!" "Send us Printype Oliver Typewriters!"

The pressure upon our facilities becomes greater from week to week. Our army of Local Agents is overwhelmed with business. The whole country is intensely interested in this revolutionary improvement.

Active men, everywhere, desiring the Local Agency for The Printype Oliver Typewriter should communicate at once with the Sales Manager of The Oliver Typewriter Company. There are openings for several hundred men of acceptable qualifications, as Local Agents for

Printype — OLIVER Typewriter

The Standard Visible Writer

There are no "salary snaps." We want *workers*, who ask only the *opportunity* to prove their *earning capacity*.

We need additional Local Agents in widely scattered localities, even the most remote. Our advertising leaps all boundary lines—the field is of vast extent. So, when you read this announcement, remember that *you are in Oliver territory* and there is, in all probability, a field near at hand *for you*.

We Help You Successward

Each Local Agent receives from headquarters the names of all individuals, firms and corporations in his territory who write for information and demonstrations of The Printype Oliver Typewriter.

He receives all the profit on every sale in his territory.

The profits are in direct ratio to the sales.

The earnings of many Local Agents compare favorably with those of prosperous merchants, bankers and professional men.

"17-Cents-a-Day Plan"

The immensely popular 17-Cents-a-Day Purchase Plan applies to The Printype Oliver Typewriter, which sells for $100, the standard price for typewriters.

Local Agents are authorized to accept any make of old machine on the small first payment for The Printype Oliver Typewriter.

This Penny Plan makes The Printype Oliver Typewriter as easy to *own* as to *rent*. Its convenience appeals to many thousands of people who need typewriters but lack the ready cash.

Send Coupon for Books and Agency Proposition

The Printype Book and the Opportunity Book will give you surprising information as to the money-making possibilities of the Local Agency for The Printype Oliver Typewriter. Get in communication with our sales manager without delay.

This is the time for action. Better send a *prepaid telegram*. (131)

The Oliver Typewriter Company
336 Oliver Typewriter Bldg., Chicago

Gentlemen: Please send ***Printype Book*** and ***Opportunity Book*** and details of your ***Agency Plan***.

Name _____

Address _____

Occupation _____

THE HOUSE THAT HARRY SOLD

(Continued from Page 16)

out of New York. There was present safety in that. Then his eye fell on another item. "Blown Up From Within," it said—"General Bixby's Opinion on Maine Disaster—Condition of Hull Proves It"

He dropped the newspaper and sat for five minutes thinking. Suddenly he rose, hurried upstairs, burrowed to the bottom of his trunk and took out his roll. He opened the telephone and called the office. "When is the next train to New York?" he inquired. "All right—get me a carriage!"

XIII

HANDSOME HARRY stopped in East Thirty-seventh Street and surveyed the neighborhood. The houses squatted, their shutters closed, as though they dozed in the heat. Only one presented the aspect of having wakened momentarily from its nap. On the little residence of F. Warren Pierce the blinds of the lower floor stood open. That was promising. It indicated that Mrs. Marcia Brewster still held her false tenancy. Nevertheless, he waited for more signs. Presently the area door opened, and Mrs. Brewster herself stood in the doorway, bareheaded, shielding her eyes from the sun. She looked up and down the street before she turned back. Harry marked something weary and discouraged in her move and attitude. Hesitating no more, he stepped into the open, strode up the steps and rang the bell.

Mrs. Brewster greeted him, beaming.

"Well, I declare!" she said. "I was about ready to go down to your office, like a forward young huzzy, just to get somebody to talk to." Her face fell with her thought. Harry noticed that she appeared older, more peaked and lined, than when she stepped into his door just a week before. "New York ain't what you might call neighborly," she said.

"No, it's a pretty cold place," replied Harry. He took out his handkerchief and mopped his brow. "And a warm place too," he smiled.

"I should say!" responded Mrs. Brewster, sinking into the Mary Stuart chair. "I've just had my dinner. And do you know, I didn't have the energy to red up the dining room or wash the dishes. That's one of Mittie Brewster's tricks. Hot or cold, I haven't done that since Abner Brewster died."

"Let me help you," said Harry, his lip twitching a bit.

"Oh, I couldn't think of it!" replied Mrs. Brewster. Nevertheless, when he rose with male masterfulness and started toward the dining room she made no further objection but followed meekly. A plate, a loaf of fresh-cut bread, a pat of butter dying of heat, lay spread out on the wonderful old carved table.

"I don't want to use any more of Mr. Pierce's good things than I can help," said Mrs. Brewster. "Leave things as you find them is the only honest way. I come across those old plates up on the dresser and I've been using them."

Harry picked up the plate. Though obscured by remains of egg, the pattern and manner were unmistakable.

"Palissy," muttered Harry under his breath. And aloud:

"Now we'll wash up these things. I'll help. You must let me! It will be a pleasure." Together they stacked up the soiled dishes, the bread, sugar and salt, and bore them to the kitchen where Mrs. Brewster insisted on tying an apron about Harry's neck; and, as they worked, her tongue loosened and she talked.

"Is there any neighborliness in New York? I declare, I never saw so many folks and so few that seemed like they was anybody. Just millions and millions of 'em, and all alike. I haven't been out of the house but twice. Too much to do getting this place settled. Some things I just couldn't pass by. There's those old curtains in the back parlor. My land, the moths must have got into them something terrible! Look as though they hadn't been mended for thirty years. And I just had to get out my Saxony and darn 'em up ——"

"What curtains do you say?" asked Harry.

"Those by the door."

"Sixteenth century tapestry," commented Harry to himself.

"I declare, it's the strangest house and there are the funniest things in it!" pursued Mrs. Brewster. "Gives me the creeps sometimes. Why does he keep so many old worm-eaten things? I spent all day yesterday putting Persian insect powder in them. Howsomever, I did get out yesterday afternoon for a ride on that elevated, and again last night. Tried talkin' to people, but land sakes! They just didn't want to talk, and that's all there was to it."

"New York folks," commented Harry, "want to be sure of their people. There are a good many thieves and confidence men about, you see."

"Waal, I don't look like a thief any more'n you do," commented Mrs. Brewster. "And that waan't the worst. Last night I went out to see Broadway. Same thing. Lots of lights and folks, of course, but North Burnham folks look human, and these don't. And by-and-by I asked a man if that was the Flatiron. I guess it was. Looked like the pictures. And he said—he said -'Darn if I know'"—Mrs. Brewster blushed faintly—"only he didn't say 'darn.'"

"He said 'damn,' I presume," prompted Harry.

"Thank you, he did," replied Mrs. Brewster.

"I'm saying the worst I can about 'em," continued Mrs. Brewster. "They're all Mitties all Mittie Brewsters. There!" She paused as one who has delivered the final, soul-scorching curse. "I don't know but I'd rather have her, stubbornness and all," she continued.

"You don't mean to say you repent your bargain?" said Harry.

"Sometimes I do," replied Mrs. Brewster. She laid down the dish she was wiping and stood with her arms relaxed. "But there! A bargain's a bargain." She took up another dish and rubbed it briskly.

It was Harry who now ceased from his work. He leaned up against the kitchen sink with an air of nonchalance, but his heart beat fast within him. Every creak of the old house had been warning him that these were dangerous quarters.

"You'd hate to go back to Mittie, I suppose," he said.

"Well, I won't go unless she apologizes," said Mrs. Brewster. "And she'd never come to New York. She never liked the idea, and my! she's stubborn!"

"If you were wrong would you apologize?" asked Harry.

"But I ain't wrong!"

"But if you were?"

"I'd have to."

Harry bent on her a meaning smile. She caught it and her eyes searched his.

"You're holding something back from me," she said.

"Two things. First, this: it was in all the papers this morning." He took from his inner pocket the clipping concerning the Maine. Mrs. Brewster read it and her face worked.

"Waal! There ain't no going back of that. I don't suppose the papers would dare lie about such a thing," she said. Then her eyes filled. "But I've got this house now!" she sobbed.

"Perhaps," said Harry, "I can fix that."

"Can you?" asked Mrs. Brewster eagerly. "I'm—well, I'm beat, and I might as well tell you if I haven't given it away before. I'm fond of the pesky, stubborn Mittie, old fool!"

"Mrs. Brewster," began Harry—and stopped. For a moment there was a note of panic in his voice. Along with softening sentiment had come a sudden softening of his nerve. It came across him in such a flash of terror as he had never known—the realization of the risks he ran. Pierce was on the Ivernia, to be sure—or at least the newspapers said so. But Pierce had slipped away from that yachting party once before. Might he not do it again? The perils that he had ignored in the excitement of the hunt rolled up in his imagination. And then, granting Pierce at a safe distance, a hundred other things might happen.

"Mrs. Brewster," he repeated, "Mr. Pierce has discovered that it will be much better for Mrs. Pierce to stay here rather than take the trip abroad. Mrs. Pierce herself says she wants to die in her own home."

"Oh, poor soul!" Mrs. Brewster commented compassionately; "she shall. For, land knows, I'm tired of this hiving round! I guess the country's good enough for me!"

"And, moreover," Handsome Harry went on, "he offers you twenty-one thousand for

"YANKEE" TOOLS

A Push Brace

The very thing the mechanic has been wishing for, this long while:

A speedy and convenient tool in which he can hold all of the cutting tools used in a bit brace and *revolve them by pushing the handle* same as he operates "Yankee" Spiral Ratchet Screw-driver.

Chuck, with steel jaws, drop forged and hardened, holds up to ½" squares

Readily drills ¼" holes in metal; drives ⅜" auger bit in hard woods and larger bits in soft woods.

Fine for driving heavy screws; is used for tapping, and, with socket bit, to drive in small lag screws, run nuts on bolts, etc., etc.

Beats the bit-brace for all lighter work; operates in places where a bit-brace cannot be used; and with ratchet movement meets the demands of occasional extra heavy work

A tool particularly appreciated by the outside man, because of its wide range of uses and compact form.

Ask your dealer for the

"Yankee" Push Brace
No. 75. Price $2.80

To the Dealer

You are going to have requests from this ad. Have you No. 75 in stock? If not, better get an order in to your wholesaler.

FREE TOOL BOOK An interesting account of "Yankee" Tools and how they save time and labor sent on request.

North Bros. Mfg. Co.
Philadelphia

Beautiful New Style Book Mailed Free

Send for it today, and read its interesting history of this charming style from the 18th Century to the present time. It illustrates over three hundred patterns of Holland Dutch Arts & Crafts and "Limbert" furniture, and shows, with colored pieces of inside Arts & Crafts rooms, what quality and harmonious effects can be obtained at small expenditure.

Write for our Style Book

before selecting any more furniture—it will show you how to avoid mistakes and how to select pieces and make combinations that express your individuality.

Ask your local dealer to show you "Limbert's Arts & Crafts," and see our trade-mark on the goods. If he cannot supply you send us his name and we will send you the address of our nearest dealer.

CHARLES P. LIMBERT COMPANY
Grand Rapids, Mich. Dept. 2. Holland, Mich.

the house—and one thousand dollars extra if you get out today—this afternoon."

"My land!" Mrs. Brewster ejaculated. "You don't say! They do things on a huge scale here, don't they? Waal, I'll take you. I'll take you quicker'n a cat ever licked her ear. I'd ought to tidy up here 'fore I go I'd like to give those windows one good washing—but I guess I ain't got more'n time to pack. Two thousand dollars in one week! I wonder what Mittie Brewster'll say to that. Let's go straight down to that deed man and settle it. And tomorrow I'll be in North Burnham."

"The deed man won't be necessary. It isn't recorded yet. You just have to write across the face of your deed, 'Released to F. Warren Pierce,' and I can attend to that myself."

"When's the next good train to Boston?" inquired Mrs. Brewster.

"Three o'clock," replied Harry.

"Well, I"—said Mrs. Brewster—"I'm going to get it. And I'm going in the parlor car too. You help me pack! Thank the Lord there ain't much to do! Where's that money?"

Harry counted twenty-two thousand dollars from his roll and laid the money in her hands.

"Come upstairs and get the deeds," she said. "My, won't I lord it over Mittie with my two thousand! And she said I hadn't any business sense!"

XIV

AT THE station Mrs. Brewster insisted on sending a telegram to Mittie. "You were right," it said, "but don't crow till I show you."

"That's the second telegram I ever sent," she commented. "Won't she be mad when she has to pay the twenty-five cents for delivery! I want to give her time to think it over." By the train-gate she gave her hand to Harry and looked as though she might have given him her lips on slight persuasion. "Goodby," she said; "come and see me and Mittie sometime when you want good home cooking. You've been real nice to me. I never knew anybody to be nicer."

"Watch your money," whispered Harry, handing her a bundle of magazines.

Again Mrs. Brewster blushed faintly. She had not blushed so much for twenty years as in the last week. That is proper for a visitor to New York.

"It's where it won't be got," she said. "Goodby!"

Harry was laughing to himself as he strode from the Grand Central Station. Then a practical idea struck him. He was in that fine glow of self-sacrifice when a man is all generosity. He went to the writing room of the hotel and wrote a letter to Otto Gluck, discharging him. He inclosed a hundred dollars "for notice." Also he mailed the keys of the house to F. Warren Pierce. Out in the street again, he was laughing once more.

"To think," ran his mind, "that nobody's done—everybody's come out ahead. I wonder if that isn't my hunch to turn straight?"

As I have said, Harry was far more vividly interested in the individual than in society at large; his thought and his imagination could project themselves only so far. He could not know, because he had no mental equipment to know, that everything costs something, that these yellow-backed paper certificates were made, piece by piece, out of green-backed paper certificates wrung at two dollars a day from the soil of the earth and the rocks under the earth. He could not know that some one earned that twenty-two thousand dollars, now reposing in the lining of his waistcoat, by sweat or blood. His conscience was clear; for conscience can see no farther than imagination.

In the happy glow of moral emotion he strolled back to the Grand Central Station and discovered that it lacked an hour of train-time. As he came forth into the hot afternoon it occurred to him that he need not return to the Inn. New York was to him a city of terror no longer. And another idea struck him, whereat he smiled. He turned toward Thirty-seventh Street and proceeded to the sidewalk before the Pierce house. As he regarded the shutters, which he himself had carefully closed only an hour before, he checked back a burst of laughter. He was thinking of the look on Mrs. Brewster's face when some day the lynx-eyed Mittie, who read the society columns, should discover in whose house

Dealers write for the agency of the Sanitaire Special

The CLEANLINESS *that* COUNTS!

There isn't a *chance* for germs to get in, for dust to lodge in

SANITAIRE BEDS

Snow-white purity, scientific simplicity of construction, scrupulous cleanliness—you've "hygienic luxury" in Sanitaire Beds not found in others. Don't take chances with vermin. Be *certain* of cleanliness! **"Sleep in a Sanitaire Bed."**

The **"Sanitaire Special"** is a large, massive, strong, chilless steel, seamless drawn pillar bed. Beautifully enameled in the Famous Sanitaire Gold or Snowy White hard finishes. **Sold by leading dealers everywhere.**

Nearly 200 styles at $5 and up. **Write for descriptive booklet.**

Marion Iron & Brass Bed Co., 200 Main Street, Marion, Indiana

Five Minutes Too Late!

Think for a moment what would happen if fire should break out on your premises—

Think how it takes the fire-fighters at least five minutes to answer the alarm—

Think how, in these vital five minutes, the flames may gain sufficient headway to destroy all of your property and imperil many lives as well—

Then decide to protect yourself and your possessions from this danger and loss by installing

Pyrene TRADE MARK
FIRE EXTINGUISHERS

For, with Pyrene at hand you, alone, during the first few minutes, can immediately put out fires that the entire fire department would probably have to labor hours to conquer five minutes later.

What Pyrene Will Do For You

Pyrene will instantly put out every kind of fire, no matter where it starts or what is burning.

Pyrene will put out
—Fires having birth in such materials as oily wastes, shavings, turpentine, benzine, paints, etc.
Electric fires starting from ignition or "backfires" in motor cars or boats.
—Fires originating in calcium carbide (acetylene gas)
—Fires in electric wiring and machinery, arcs and short circuits, and what is more astounding,

Pyrene will extinguish all incipient fires without injury to property or the least danger to the operator.

Unlike the cumbersome "chemical" extinguishers, the Pyrene Extinguisher is only fourteen inches long and weighs five pounds, filled, and is extremely simple in operation.

Learn How To Protect Your Property

Write a postal for illustrated booklet, "Fighting Fire With Pyrene," which gives full particulars and actual experiences of others who have saved their property when in danger of total loss.

Send for booklet to-day before fire strikes you. Or, better still, ask for free demonstration at any "danger point" you wish to protect. Address

Pyrene Manufacturing Co. 1358 Broadway, NEW YORK CITY

The Best Oysters Now Sold A New Way

Fresh Sealshipt Oysters in Sealed, individual Packages, called Sealshiptens—just enough for a Meal

Small size Sealshipten 1-10 gal.—enough for a small family. Large size Sealshipten, 1-5 gal.—enough for a large family

The new, sealed, individual oyster package is the latest triumph of an organization which has revolutionized the whole oyster industry.

The new Sealshipten puts an end to the practice of dealers who formerly palmed off other oysters as Sealshipt.

It makes it possible for you to rely on the purity and freshness of oysters as you rely on the purity and freshness of package soda-crackers.

It makes it possible for you to *know* that you are getting the *genuine* Sealshipt.

Moreover, it enables you to get your *choice* of the world's best oysters—to buy the particular kind of oysters you prefer.

You get solid oyster meats—no waste, a really economical food.

Try a Sealshipten of these delicious oysters and learn for yourself the delicate sea-flavor which the oyster naturally has.

Be sure to look for the Sealshipt shield—your protection against substitution.

(The variety stamped on top of the Sealshipten is your guarantee of the particular kind of oyster you prefer.)

Free "The Oyster Cook Book"—full of new ways of preparing simple oyster dishes—will be sent free on request. If you do not know the name of a Sealshipt dealer near you, ask us.

Sealshipt Oyster System—Boston

Members Association for Promotion of Purity in Foods

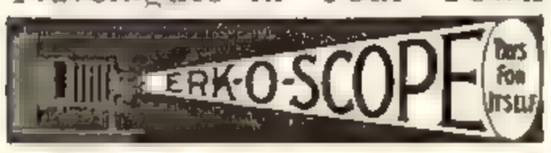
To Retail Dealers Write quick for further information to the nearest following office

Address Producers Sales Company

EXCLUSIVE SELLING AGENTS

60 India St., Boston, Mass. — 100 West 21st St., New York City
[illegible] Mich. — 225 E. 9th St., [illegible]
[illegible] Dearborn St., Chicago, Ill. — 154 Chicago Ave., East Chicago, Ind.
[illegible] Building, Dallas, Texas — 103 [illegible] St., [illegible]
[illegible] Granite Ave., St. Louis, Mo. — 500 E. Sixth St., St. Paul, Minn.
90 Western Ave., Seattle, Wash. — 225 S. Pennsylvania St.,
314 Union St., Portland, Ore. — Indianapolis, Ind.

Travelogues in Your Town



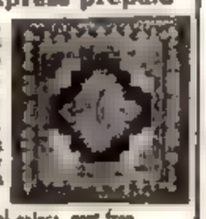
THE NEW ERKOSCOPE is a perfect projector of pictures. Used with electric, acetylene or calcium light. Directly pewritten travelogues and slides free of rental with ERKOSCOPE outfit. ***Sold on Time Payments*** $10 down. Can be used by anybody anywhere. 100,000 slides in stock for rent. Get our book "How to Put On Travelogues." ERKER BROS. OPTICAL CO., St. Louis.

Near-Brussels Art-Rugs, $3.50

Sent to your home by express prepaid

Sizes and Prices	
9 x 6 ft.	$3.50
9 x 7½ ft.	4.00
9 x 9 ft.	4.50
9 x 10½ ft.	5.00
9 x 12 ft.	5.50
9 x 15 ft.	6.50

Beautiful and attractive patterns. Many [illegible] effect. Easily kept clean and warranted to wear. Woven in one piece. Both sides may be used. Sold direct at one profit. Money refunded if not satisfactory.



New Catalogue showing goods in actual colors, sent free

ORIENTAL IMPORTING CO. 694 Bourse Bldg., Philadelphia

Save Winter Storage on Your Auto—ORDER NOW

a Pruden System Fireproof Garage

Use next winter's storage bills to *pay half* the cost of a **Pruden Garage** and have your car always handy and safe. Many owners use their autos all winter long, keeping them in a **Pruden**, without heat.

Unit-Built, Portable, Handsome, Durable as Masonry

Pruden System Construction is entirely original with us and utterly unlike anything else. *It gives you fire-proof* protection in a building as handsome and substantial as masonry, at *one-third the cost.*

Here's the only portable garage that is wholly fire-proof. No wood in a **Pruden**, entirely built of handsomely embossed *galvanized steel units.* You erect it in a few hours with screw driver and wrench, and as easily take it down. **Pruden** buildings *last a lifetime,* never need repairs, do not depreciate in value and are *rigidly guaranteed.* You simply can't realize how different and how perfect the **Pruden** is in every detail until you get all the facts.

Write for Catalog

Learn about the **Pruden** interlocking, galvanized steel units which produce a "strong as stone" building without frame work or foundation. Learn what a few of the hundreds of **Pruden** owners say. Investigate *at once* so as to get your **Pruden** in time to save winter storage. You'll be sure of prompt shipment despite the heavy fall demand, if you order early.

Other ideal buildings built by the **Pruden System,** are hunting lodges, warehouses, boat houses and work shops. ***Write today,*** giving us name and model number of your car or size of building in which you're interested.

METAL SHELTER CO., 5-42 Water St., St. Paul, Minn.

it was that Mrs. Marcia lived during her Alice-in-Wonderland week in New York. Still smiling, he turned toward Madison Avenue.

In spite of the heat, a gang of workmen were repairing asphalt on that thoroughfare. As he approached, a steam roller wobbled up to the corner, stopped, puffed impotently, settled into a depression with a last feeble spurt of steam and stopped, stalled in such manner as to block the entrance into the street. Harry stopped to watch. At that moment a large limousine automobile tried to make the turn, found the passage overnarrow, and added itself to the blockade. The chauffeur jumped down, opened the door and held parley. And presently there descended the unmistakable corporeal body, made so familiar by the Sunday newspapers, of F. Warren Pierce. With baggage and Japanese valet he descended and essayed on foot the rest of the journey to his house.

Harry started with a reminiscent fear; then his smile broke out again as he strolled in leisurely fashion toward the oncoming Pierce. As he strolled he made show of inspecting houses to right and left. They neared each other and Harry let his glance rest on Pierce's face. That face, he was interested to observe, was a fiercer compound of wolf and vulture than the photographers permitted to appear. He stopped, his own look and manner all innocence.

"I beg your pardon, sir," he said; "can you tell me whose house that is—the one with the lion gateposts?"

F. Warren Pierce, accustomed to all kinds of approaches for all kinds of devious purposes, frowned momentarily. But the cordial innocence of the handsome face, the Old World courtesy of the manner, quite disarmed him.

"It belongs to F. Warren Pierce," he said.

"You don't say!" exclaimed Handsome Harry. "F. Warren Pierce—one of our greatest financial powers! Well, well, I have heard of him. I thank you, sir." He bowed, smiling; the smiling Mr. Pierce also bowed; and they passed on.

As he turned the corner, Handsome Harry patted affectionately the right side of his waistcoat, beneath which reposed twenty-two thousand dollars in new bills. And all that night until dawn grew white those bills crackled under the shoulder of his partner as he danced the hours away at the grand annual ball of the Timothy P. Harrigan Association, in lower Third Avenue.

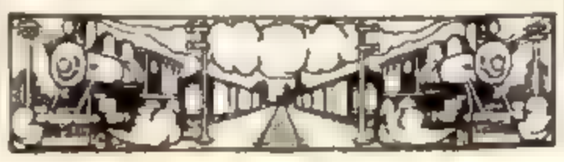
(THE END)

A Slow Flyer

A CERTAIN railroad system has been developed not so much by its good service as by its wonderfully equipped information bureaus. When a traveling agent learns that a small social body—singing society or the like—is going on a pleasure trip, he urges the beauty of his particular line and winds up with a flourish by offering to give a private car if they'll buy eighteen first-class fares, or something like that.

Nor is the traveling man always confined to the territory of his own line. The Lake lines send their men to Florida in winter to tell of the cool loveliness of Northern resorts in summer, just as the Southern people send their men North to get patronage for the winter season.

Most towns haven't the same power over the railroads that they had in a certain small city in the North. It seems that a big trunkline ran through four miles of the territory controlled by the board of aldermen of that particular city. Now this board had the right to regulate the speed of trains passing through their city. It was found that a certain local accommodation train didn't pay, and the company took it off. The people of the aforesaid city pleaded in vain to have the train put back, but the company was obdurate. Then the city fathers got busy and passed an ordinance that no train should run through the city at a greater speed than four miles an hour, which act was found to interfere mightily with the eighteen-hour flyer. Within forty-eight hours the local train was put back.



You can now get the diagonal stroke with a safety razor.

That's the stroke that cuts clean and makes shaving a comfort. The razor that gives it is the

Young SAFETY Razor

"The any-angle razor"

A touch of the finger turns the blade at any angle, so that it moves *diagonally* no matter what the position of the hand. Try it. Note the smooth work and firm feel of the keen blade, the simple adjustment, the protected blade corners and, above all, the diagonal stroke it gives on every part of the face.

The price is $2.50—another interesting item. The outfit in a neat case includes 12 blades, extra blades 75 cts. a dozen. If your dealer cannot supply you, send to us. If dissatisfied after 30 days' trial return the razor and we will refund your $2.50.

YOUNG SAFETY RAZOR COMPANY
1707 Germantown Ave.
Philadelphia, Pa.

Pro-phy-lac-tic FLEXIBLE HANDLE Tooth Brush

with its curved and *flexible* handle, permits of its immediate adjustment to the contour of the gums—avoids friction—keeps the gums in a perfect, healthful condition. Enables you to use a stiffer brush than usual.

The irregular tufts of the Pro-phy-lac-tic reach every crevice in and between all the teeth—clean every tooth thoroughly. *"A Clean Tooth Never Decays."*

These two exclusive features stamp it the ideal sanitary brush. "The brush with a purpose." Packed in an individual yellow box, which protects against handling. **Prices, 25c, 35c, 40c.** Every Pro-phy-lac-tic fully guaranteed. We replace if defective.

Our interesting booklet—"Do You Clean or Brush Your Teeth?"—is yours for the asking. Send for it.

FLORENCE MFG. CO., 32 Pine St., Florence, Mass.

Sole Makers of Pro-phy-lac-tic Tooth Brushes, Shaving Brushes and Hair Brushes

HOLDS COAT AND SKIRT — HOLDS COAT AND TROUSERS

The WEST ELCO SUIT HANGER

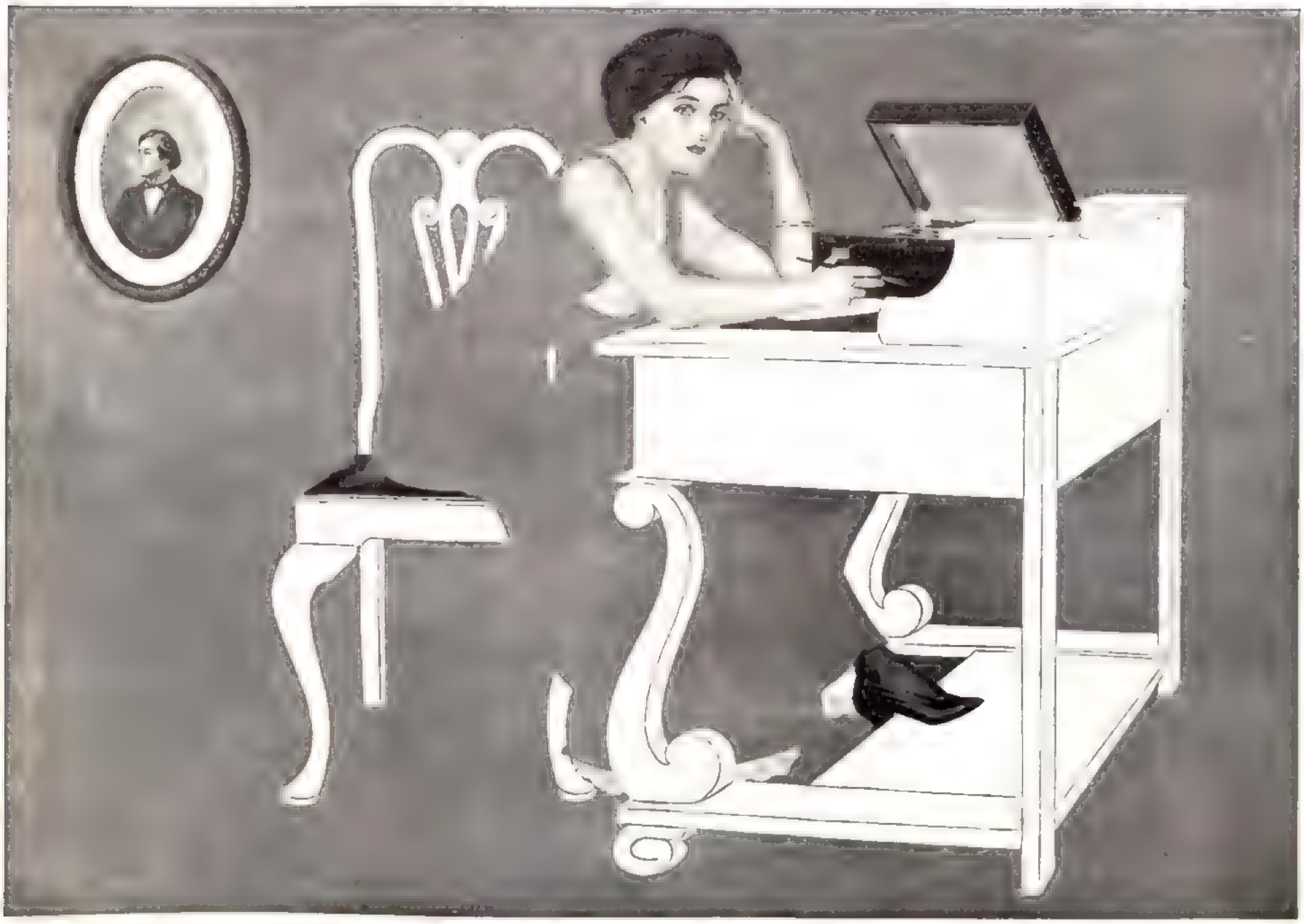
Two Hangers in One

USE either way, back or front. Press spring to open skirt or trouser hanger; release it—one hand does it all.

Clamps made of lasting wood—won't rust.

Sold by [illegible] department stores for 25c. If not at your dealer's, [illegible] any other hanger, but send dealer's name and 25c and hanger will be sent prepaid.

WEST ELCO SUIT HANGER CO., 45 So. Front St., Philadelphia



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By ONEIDA COMMUNITY, Ltd.

"Dearest:

The silver just came and is perfect. (I am going to eat breakfast with you every morning, unless you get up terribly early.) And the designs look better than they did in the store. *On a table* it is much more beautiful, and on *our* table it will be the *most beautifulest*—"

COMMUNITY SILVER

does not make food *actually* better but it makes it *seem* better. And this is the art of good service,—to refine and make pleasant to the mind the creature-needs of food and drink.

Community Silver is built by overlaying solid silver upon a center of stronger, stiffer metal. Do not confuse it with ordinary "plated" silver, for Community Silver is so specially thickened at the wearing points, and toughened to resist wear, that in a long lifetime you will never see or touch anything but the purest of pure silver. *It is guaranteed for 50 years.*

There are many attractive designs at your dealer's. The price is attractive too. For instance, six teaspoons, $2.

¶ FREE OFFER: Any Community Silver customer can obtain *free* above Coles Phillips poster drawing in color, together with another of this series. These posters contain no reading or advertising matter, and are printed on plate paper in a size suitable for framing. Ask your silverware dealer to show you samples of these pictures and to get them for you.

Live Over Your Vacation with the Mirroscope

IMPROVED 1912 MODEL

The Mirroscope 1912 Model

THE Mirroscope for 1912 has many improvements over all former projectors.

Any post-card, photograph, painting, original sketch, clipping or any object that can be put in at the back of the instrument is shown on the screen in its original colors, magnified to several feet in diameter.

These subjects may be put in vertically or horizontally and may be any size from a little over that of a postage stamp to a square 6½ inches each way.

The light is reflected from the picture itself, by large parabolic reflectors made with minute accuracy, and is then projected through a strong lens system.

Each of the standard sizes is equipped with a powerful double lens system; the concave holder for the cards ensures clear definition of the picture to the very edge. Owing to our new and improved cooling system the instruments and the subjects shown do not get hot; the method of focusing allows perfect and easy adjustment.

The $15 and $20 sizes are fitted with rack and pinion adjustment for focusing. This gives great accuracy.

The Mirroscope is economical, simple in operation, and needs no complicated or expensive equipment.

No special plates, slides or films are used. Five minutes are sufficient to hang the sheet or screen and begin showing pictures.

Any of the models can be operated by a child but it is by no means a mere toy. It has infinite possibilities for the entertainment and instruction of every one in the family of every age and every taste.

YOU can live over the happy days of your summer outing and make the long winter evenings bright for your family and friends.

The photographs or post-cards of your visit to the seaside, country or mountains, or your trip abroad, will serve a new and fascinating purpose.

The Mirroscope will bring back each well remembered scene and recall interesting and humorous associations.

The original picture will possess a new interest when you see it shown on the screen, perfect in color and detail but enlarged to several feet in diameter.

The family can review the history of many summers in one evening. At the vacation reunion each friend can contribute his or her part.

Special entertainments can be held at which each guest brings a picture illustrating one of his happiest or funniest experiences —to be accompanied by a brief recital of the circumstances.

Many other possibilities will suggest themselves to every user.

How the Mirroscope enlarges small pictures—amusing a room-full of people at once, instead of one at a time

Three Mirroscope Styles

Gas and Electric for town or city; Acetylene for farm, country home, camp or seashore; Gas, complete with Mirroscope mantles and burners; Electric, complete with Mirroscope high-efficiency lamps; Acetylene, complete with generator.

Seven Sizes

Five Standard Sizes: $7.50, $10, $15 (two), $20 (80% of our sales are in the $15 and $10 sizes

Note—Our $20 size is made for electricity only, all others for gas and acetylene as well

One of the two $15 sizes, as well as the $20 size, will accept transparent slides as well as cards, photos and other opaque subjects

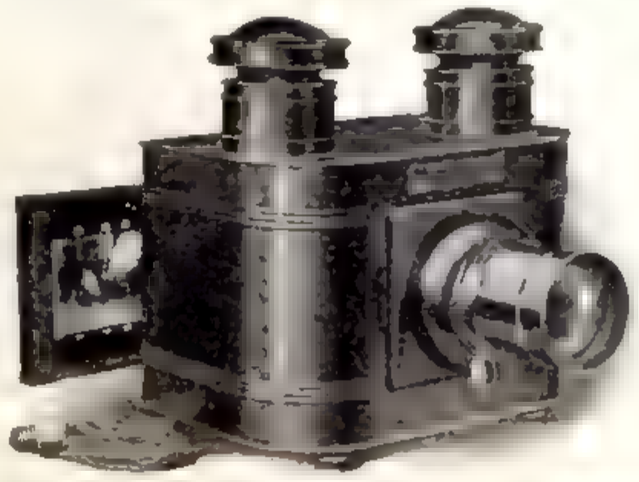
The $15 and $20 sizes are also fitted with rack and pinion adjustment for focusing [illegible] machine below

Two toy sizes: $2.50 and $5.00. While not as large or elaborate as the standard sizes these instruments are reliable, well constructed, and a great source of enjoyment to the youngsters

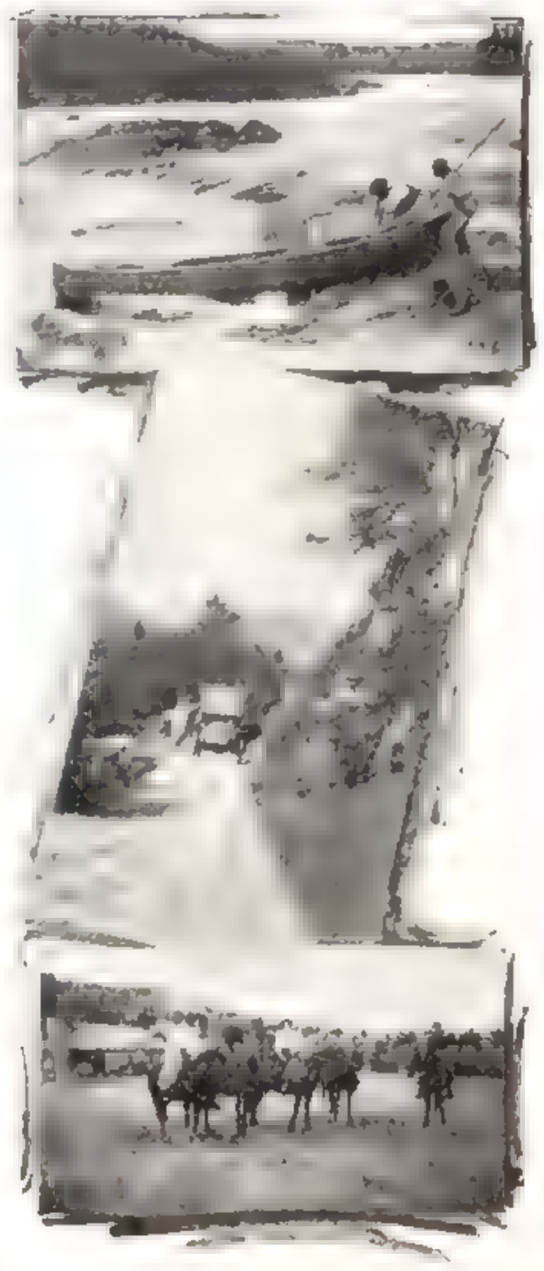
Sold by Photo-Supply, Sporting-Goods, and Hardware Stores, and by Photo-Departments of Dry Goods, Department and Toy Stores.

Note carefully that the name Mirroscope is shown on the face of every machine and is designed in the same way as in the heading at the top of this page. Always look for this name in buying and accept no substitute, as we can readily fill your order direct from the factory, express prepaid.

In Canada, add $1.00 to cover duty and prepaid express.



Mirroscope Model 97 shown here as equipped for electric [illegible] but is also made for gas and acetylene. The double concave system throws the picture clear to the edge, does not get hot, focuses perfectly. Price $[illegible]; other models $[illegible] to $[illegible].



Many Mirroscope Uses

AMONG the many possible ways of using the Mirroscope are those suggested below. It is impossible to do more than hint at a few.

The ingenuity and taste of each user will suggest many others.

The Mirroscope can be used to illustrate a great number of guessing-games, such as "Autograph Ghosts," advertising trade-marks, popular proverbs, names of books, etc.;

To show kodak, post-card, coin, stamp, autograph and other collections;

To illustrate familiar songs from snap-shot photographs;

To illustrate vacation experiences, trips abroad, etc.;

For plays and charades in miniature.

The Mirroscope has unlimited possibilities for amusing children:

Geography lessons—illustrated by views of cities, mountains, nations, costumes, famous buildings, racial types, products of soil, etc.

History lessons—famous men and women, great battles on sea or land, arts and inventions, etc.

Illustrated folk-lore, fairy-stories, Mother Goose, etc.

Natural-history talks—with pictures of birds, flowers, fish or animals.

The children can also entertain the family by reading or reciting original stories or well-known ones, showing illustrations clipped from periodicals.

Write for Free Booklet: "Mirroscope Entertainments"

Many forms of Mirroscope entertainments described in detail by Mirroscope enthusiasts—many others suggested—several never before published. The book also contains a complete catalog and price-list of all 1912 Mirroscope Models.

THE BUCKEYE STEREOPTICON COMPANY

Manufacturers of Mirroscopes and High-grade Stereopticons for Educational, Scientific and Amusement Purposes. 500 Sackett Avenue Cleveland Ohio U.S.A.

FIVE THOUSAND AN HOUR

(Continued from Page 22)

"That's what I'm in business for," he blandly acknowledged. "I can let you have the property for two hundred and seventy-five thousand dollars."

"How much did you say?" she gasped.

"Two hundred and seventy-five thousand."

"Why, it's an outrage!" she puffed. "You paid only two hundred and ten thousand for it yesterday."

"I'm not telling you its cost to me yesterday, but its value today," he reminded her.

Mrs. Guff had helped her husband to his business success in the early days—and she had driven bargains with supply men which had made them glad when she was ill.

"You may keep the property," she wheezed. "Nobody will pay that price not even William Slosher; and he'll buy anything if his wife pouts for it in the ridiculous French clothes she's brought back with her."

"So the Sloshers are back?" he guessed, with an understanding, at last, of her agitation.

"They came last night," she admitted, inflating with a multitude of feelings. "The most ungrateful people in the world! So far from being thankful for the time and pains and money we spent to protect them, they're viciously angry and are making threats positive threats—that they will disgrace the entire neighborhood!"

"Do you refuse this property at two hundred and seventy-five thousand?" Mr. Gamble interestedly wanted to know.

"Certainly I do!" she emphatically declared, positive that no human being would pay that absurd increase in valuation.

"Then the price is withdrawn," he told her; and she left him, puzzling mightily over that last remark.

Johnny Gamble was a man of steady nerves, yet even he fidgeted until three o'clock for fear Mr. Slosher would not call him up. At that hour, however, Mr. Slosher called in person, accompanied by his wife. There is no need to describe Mr. Slosher, who was merely an elderly gentleman of much vigor and directness; and it is impossible to describe Mrs. Slosher, who was never twice alike, anyhow, being merely a spirit of beautiful everchanging youth in a body of beautiful everchanging habiliments.

"What do you want for the river-view property you have just purchased?" Mr. Slosher demanded.

"I don't know," confessed Johnny, laughing. "The valuation is going up so rapidly that I can't keep track of it myself. Mrs. Guff was just in, asking the price."

Mrs. Slosher tapped the toe of a beautiful satin carriage slipper impatiently upon the floor, and a very bright red spot glowed on each cheek; but she did not say a word. She only looked at her husband. Mr. Gamble had a queer idea that her mere gaze could, on an occasion like this, burn holes through a cake of ice. Certain it is that Mr. Slosher turned quickly to her—and then, as if he had been galvanized, turned back to Johnny.

"I'll give you until tomorrow night to secure your highest offer and then I'll add five per cent to it," he stated.

"You understand the restrictions, I suppose?" ventured Johnny.

"Perfectly. My kind neighbors have handed me a ten-story apartment house, with a minimum rental per suite of three thousand dollars a year. I'm going to build their neighborhood ornament and fill it with high-toned niggers!"

Mrs. Slosher smiled. She was a beautiful young woman. To youth belongs much.

Johnny Gamble, caught amidships, as it were, snorted.

"Well, I don't live out there," he said.

Mr. Slosher smiled.

"That is all, I believe," he announced as he assisted Mrs. Slosher to her feet with that punctilious gallantry which defies a younger man to do it better.

At four o'clock Jim Guff called Mr. Gamble on the 'phone.

"Hello, Gamble!" he hailed in an entirely new voice. "You're a robber!"

"You flatter me," returned Johnny quite comfortably. "Is there anything I can do for you in that line?"

"A whole lot," replied Guff. "I'll accept the price you gave Mrs. Guff on that river-view site."

"Too late," answered Johnny cheerfully. "I withdrew that offer before Mrs. Guff left the office. Mr. and Mrs. Slosher have been in since then."

Jim Guff's voice cracked as he hastily said:

"I'll meet any offer he makes you and tack a five-thousand-dollar bonus to it."

Johnny called up the De Luxe Apartments Company and secured the ear of Mr. Chase.

"I withdraw my offer of two hundred and seventy-five thousand for that river-view property," he stated. "What is the best bid you will make me above that figure?"

"I'm not inclined to scramble for it," immediately claimed Mr. Chase, who was aware at the time that he was telling a pointblank lie.

"Very well, then," said Johnny, wondering how he was to get a definite figure without committing himself. "I'll have to drop you out of my calculations."

"When must you know?"

"Tomorrow morning."

"You're bluffing!" charged Mr. Chase scornfully.

"I have two very earnest bidders for the property," insisted Johnny with dignity and completed his bluff, if Chase cared to regard it that way, by hanging up his receiver.

Before he left the office he entered in his books:

"May 4. Sold; but I don't know who to or at what price. Close to schedule, though."

He entered the next day in advance:

"May 5. The Babies' Fund Fair Holiday. Nothing doing."

VI

"I WISH I could write poetry," regretted Johnny, looking across at Constance Joy in the violet booth.

"Why don't you try it?" asked Polly Parsons, following his gaze and comprehending his desire perfectly, for she, too, was a rabid Constancite.

"I did," he confessed with a disappointed laugh. "I hadn't the nerve to be mushy enough, though—and nothing else seems to be real poetry. I got one line that listened like the goods, but I couldn't match it up: 'As I lie awake and look at the stars ——' Pretty good start, eh? How do you find a rhyme for it?"

"You go down through the alphabet," Polly advised him, rather proud to be able to answer him so promptly. "Bars, cars, fars, jars—that way, you know. How I found out is that Sister Winnie writes so much poetry."

"She's a great kid," laughed Johnny. "Where is she?"

"Round here some place, giving orders to Sammy Chirp. Why are you loafing this afternoon? You're supposed to be making five thousand dollars an hour, but I don't see any chance for it here."

"It's a holiday," he retorted. "You're loafing yourself. I see it's on the program that you're to sell a quarter's worth of violets and a smile for five dollars a throw at the boutonnière booth. Notice how I said boutonnière?"

"You got it out of a book," charged Polly disdainfully. "I called Constance over from the candy booth to take my place because a gray-haired rusher came back seven times to have me pin violets on his coat—and I couldn't smile any more. There he goes now. That's his second trip for Constance."

"This is a cruel world. I suppose it would fuss her all up if I dropped him out of a window," Johnny observed wistfully.

"Constance doesn't need help. Just watch her!" And Polly grinned appreciatively as Constance, recognizing and sorting the tottering ladykiller at a glance, took his money, handed him a nosegay and a pin, and returned to the back of the booth to arrange her stock.

A huge blot of orange and a thin streak of lavender paused on the other side of the palms. Johnny wondered to see these two enemies together, but no man could know the satisfaction they took in it.

"The violet booth," read the big blot of orange, adjusting her gold lorgnette to the bridge of her globular nose and consulting her catalog. "Friday afternoon: Polly Parsons and Mrs. Arthur Follison. That is not Mrs. Follison in the booth, is it?"

"STYLE" FABRICS

For MEN'S and WOMEN'S WEAR

1915 Broadcloth For women is a fabric in which you can put implicit faith. "1915" is a worsted warp of choicest wool—and in point of style, color, appearance and wear is worthy of the finest tailoring.

The price, however, at which you obtain this beautiful broadcloth is exceptionally low, owing to the unlimited output (the largest in the world) attained by the American Woolen Company.

"1915" comes 54 to 56 inches wide in a rich, raven black and in other lustrous shades now in vogue.

When unable to procure "1915" by-the-yard or in ready-to-wear suits, write to us for samples. Upon receipt of money order or check we will see that you are supplied with "1915" in the quantity desired, at $2.25 per yard.

Our "90-45-71" Serge offers a wide range of colors. A strictly pure wool fabric, priced lower than any other Serge of equal quality on the market. Our Blacks and Navy Blues are in especial demand. Write for samples. Price per yard, $2.00.

American Woolen Company

Wm M Wood, President.

Oswego Serge is a staple year-round fabric for men's wear, a Serge-at-its-best, which—owing to its dependability—has been produced year after year in increasing quantity by us.

Oswego Serge grows in popular favor, possessing those characteristics which appeal to well-dressed men, and stamp serge as the fabric of universal wear.

You seek style, fit and finish. Let us speak for **Oswego Serge**—a masterpiece of the loom, possessing wear, feel, hang and finish. Made of finest wool, and—quality considered—priced low.

In order to be sure of the cloth when ordering a custom suit from your tailor, or a ready-to-wear suit from your clothier, insist on **Oswego Serge.**

If unable to obtain **Oswego Serge**, send us the name of your tailor or clothier, accompanied by money order or check for quantity desired at $3.00 per yard, and we will see that you are supplied. *Samples furnished on request.*

Ask your Clothier, your Tailor, your Store, for American Woolen Company's Fabrics.

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The Kahn-Tailored Man
Breathes Distinction *and* Breeds Deference.

His dress, manner and "air" are unmistakable. He has that aspect of being "perfectly turned out," which springs only from merchant-tailored clothes. *You* will be *this* man, if you wear

Kahn-Tailored-Clothes

$20 *to* $45

Here in Indianapolis, the gate-way to the East and the West—the "melting pot" of style—away from the rush and roar of the "clothing markets," with their "factory" help, we tailor clothes to your measure. Our men are drilled and skilled to *merchant-tailor* only. All that the best "big-city" tailor puts into clothes we put into *yours*—give them *your* body-lines, *your* individual expression, the magnetism of *your* personality—make them refine and radiate YOU.

Our Authorized Representative in your town will measure you, showing you over 500 *pure-wool* patterns to choose from. Wear this one Suit or Overcoat—judge how it looks and feels—ask your friends to judge, too. We *know* that this *one-time* order will make you an *all-time* client. It must, for a single order doesn't pay our Representative or us. We *have* to satisfy you—we can—we will.

Go to our Representative to-day. Our seal pictured below is in his window and on our label. It guarantees our tailoring as though bond-backed. If you don't know our Representative, write to us for his name and for "The Drift of Fashion," No. 6, the famous tailor-shop-in-print. Simply address

Kahn Tailoring Company
of Indianapolis, Ind.

"Oh, no, Mrs. Guff!" protested the thin streak of lavender in a rasping little lavender voice. "Mrs. Follison, though not a doll-face—indeed, far from it—is of most aristocratic bearing."

"I suppose that person in the booth, then, is the adopted actress," guessed Mrs. Guff. "Any one can tell that's beauty and movement of the professional type."

Johnny looked at Polly with hasty concern, but that young lady was enjoying the joke on Constance and gripped his arm for silence.

"One can quite understand how poor Billy Parsons might become infatuated with her doll-face," returned Miss Purry pityingly, since she was herself entirely free from the crime of doll-facedness; "but that the Parsons should adopt such a common person merely because Billy died before he could marry her was inconsiderate of the rest of our class."

"The artfulness of her!" exclaimed the thick one, lorgnetting the graceful Constance with a fishy eye as the temporary flower girl joyously greeted Ashley Loring and Val Russel and Bruce Townley, pinned bouquets upon them and exchanged laughing banter with them.

"Dreadful!" agreed the shocked thin one. "Those are the very wiles by which doll-faced stage women ensnare our most desirable young men."

Constance looked about just then in search of Polly, and her eyes lighted as they saw Johnny standing with her.

"Oh, Polly!" she called.

"Coming, Constance!" returned the hearty and cheery voice of Polly from just behind the critics.

The ladies in lavender and orange were still gasping when Johnny Gamble passed them with Polly. He had made up his mind about the riverfront property.

Loud acclaim hailed Polly and Johnny, for where they went there was zest of life; and the boys, knowing well that Johnny never wore flowers, made instant way for him at the violet booth.

"I'll take some blue ones, lady," announced Johnny gamely, intending to wear them with defiance.

"I'll give you the nearest we have, mister," laughed Constance, and promptly decorated him.

Since this was the closest her face and eyes had ever been to him, he forgot to pay her and had to be reminded of that important duty by Polly and all the boys in unison. There was a faint, evasive trace of perfume about her, more like the freshness of morning or the delicacy of starlight than an actual essence, he vaguely thought with a groping return to his poetic inclination. He felt the warmth of her velvet cheek, even at its distance of a foot away, and there seemed to be a pulsing thrill in the very air which intervened. For a startled instant he found himself gazing deep down into her brown eyes. In that instant her red lips curved in a fleeting smile—a smile of the type which needs moist eyes to carry its tenderness. It was all over in a flash, only a fragment of a second, which seemed a blissful pulsing eternity; and at its conclusion he thought that her finger quivered as it brushed his own, where he held out the lapel of his coat, and her cheek paled ever so slightly—but these were dreams, he knew.

"I'm next, I think," grated a usually suave voice which now had a decided tinge of unpleasantness; and Paul Gresham, selecting a bunch of violets from the tray, held them out toward Constance, impatient to end the all too pretty tableau.

"Next and served," Polly briskly told him; and, taking the boutonnière from his fingers, she whisked it into place and pinned it and extracted his money—all apparently in one deft operation.

"Thanks," said Gresham, blinking with the suddenness of it all and sweeping, with a glance of gloomy dissatisfaction, Polly, the bouquet, Constance and Johnny. "I thought you were to be in the caramel booth, Constance."

"I'm just going back," she informed him, pausing to straighten Johnny's lapel, patting it in place and stepping back to view the result with a critical eye. It seemed to need another coaxing bend and another pat, both of which she calmly delivered.

A handsome passing couple caught Johnny's eye—a keen and vigorous-looking elderly gentleman, and Springtime come among them in the pink and white of apple blossoms—sweet and fresh and smiling: as guileless as the May itself, but competent!

"Excuse me," said Johnny, and tore himself away from the girl whose natural beauty made Mrs. Slosher an exquisite work of art. "Beg your pardon, Mr. Slosher."

Mr. Slosher turned and smiled.

"Hello, Mr. Gamble!" he greeted him, while Mrs. Slosher gave him a bright and cheery little nod. "I played old-fashioned army poker with Colonel Bouncer and Ben Courtney and Mert Washer and Joe Close last night and the old robbers skinned me out of thirty-two dollars. They spoke of you during the game and I guess you could get backing to any amount in that crowd."

"Thanks for the tip," returned Johnny. "I may need it."

"You're going to give us our apartment house property, aren't you?" Mrs. Slosher knew by his very appearance.

"It's only a matter of closing the deal," Johnny told her with a perfectly justifiable smile which Constance, from a distance, criticised severely. He drew an envelope from his pocket and took from it a paper which he passed to Mr. Slosher.

It was a written offer from the De Luxe Apartments Company for three hundred thousand dollars.

"That makes my offer, then—at five per cent advance—three hundred and fifteen thousand," figured Slosher. "Is that a bargain?"

Johnny, glancing contentedly about the big inclosure, saw Jim Guff waiting impatiently for a chance to speak with him.

"It's a bargain," he agreed, and pretty little Mrs. Slosher nodded her head vehemently with innocent joy.

Gresham passed them by and tipped his hat to Mrs. Slosher, including Mr. Slosher in the greeting. A pleasant idea struck Johnny.

"You scarcely intend to build your colored apartment house under your own name?" he suggested.

"Indeed, no!" laughed Mrs. Slosher happily. "All we wish is the result. We ask for no credit."

"Moreover," warned Mr. Slosher, "I wouldn't care to have my purpose known until after I have sold my own residence. I am a little worried, however, about the detail you suggest. No man of any consequence would injure the good will of his fellows by standing sponsor for such a venture."

"I think I know your man," stated Gamble with pleasant anticipation. "I'll tell you about him if you'll be careful not to let him or anybody else know that I recommended him."

"I can figure out sufficient reasons for that," replied Slosher. "Is he reliable?"

"He can give you security—and I suppose you had better exact it," advised Johnny. "He is the man who first secured the option from Miss Purry."

"What is his name?"

"Collaton," and Johnny gazed serenely after Gresham.

"I'll send for him in the morning," decided Mr. Slosher.

When Johnny returned to the violet booth he found there Winnie and Sammy Chirp, the latter with all his pockets and both his arms full of Winnie's purchases and personal belongings, inextricably mixed with similar articles belonging to Polly, and there was a new note of usefulness which redeemed somewhat the feebleness of his smile. Loring was helping Sammy to adjust his burdens; and Winnie, with the aid of the mirror in her vanity box, was trying the effect of violets close to her eyes. Johnny waited patiently for Loring to get through and then, despite Polly's protest, dragged him away.

"I've arranged for the first dent in Gresham and Collaton," he announced, and outlined the program which later on was carried out to the letter. "I've fixed to have some valuable property placed in Collaton's name, with Gresham as security. When that is done I want you to go to Jacobs and play a mean trick on him: Make him serve that attachment on Collaton's ostensible property. Collaton, having confessed judgment on the note, cannot fight it—and Gresham will have to foot the bill."

Self-contained and undemonstrative as Loring was in public, he nevertheless gave way to an uncontrollable burst of laughter which humiliated him beyond measure when he discovered the attention he had attracted.

Editor's Note—This is the third of a series of stories by George Randolph Chester. The fourth will appear next week.

See the Self-Starting 1912 HUDSON "33"

NEXT year all leading automobiles are bound to be equipped with a *Self-Starter* and will have Demountable Rims. You make a mistake if you buy any car not now equipped with a Self-Starter and Demountable Rims. You get these features on the HUDSON "33" now. The price complete is less than was charged for last year's model.

We have tested practically every starter thus far produced. The one your HUDSON dealer will show you is *the only one* Howard E. Coffin and his Board of Engineers would approve for use on the HUDSON "33".

It is the most reliable of all we have seen. It starts the motor *without cranking*. We left a HUDSON "33" in a cold storage room for a week. The temperature was below freezing but the motor instantly responded to the operation of the starter.

There is nothing complicated—it has only a dozen parts. It is not heavy. The weight is less than four pounds. In thousands of tests it was 98% efficient.

Do you understand what that *means?*

No more cranking. No more lame backs. No more sprained or broken arms due to "back firing."

A *child* can start the motor of the HUDSON "33" as easily as it can push a button that rings an electric bell.

Why not choose a car with such an equipment? Next year all first rate cars will have Self-Starters. As usual we are again a year ahead of others. Think of the satisfaction *you* will have now with this feature of the HUDSON "33". You will confidently seat yourself at the wheel and in response to a simple operation, the motor *will* start. It will attract the admiration and envy of every automobile owner whose car must be started, in the old way, by cranking.

The *last* objection women have to driving a gasoline car is *thus* removed.

Demountable Rims Also Necessary

About the hardest, most disagreeable work about an automobile, and it usually comes in the most inconvenient places, is changing tires. Not so when you have Demountable rims. The extra inflated tire can be substituted in a few minutes for a flat tire. There is *no* labor—nothing is difficult. There is no delay.

No other type of tire rim *will be* acceptable on any dependable car in the future. Why accept a car that hasn't this equipment *now?* It makes your automobiling so *much more* satisfactory. It will make your car so much more salable if ever you wish to dispose of it.

Still Greater Reasons For Its Being a HUDSON

But there are still *other* reasons more vital why you should prefer a HUDSON "33".

The item of simplicity is important. There are 900 fewer parts than are used on the average automobile. Compare the chassis with the chassis of *other* cars. Note the *absolute* accessibility of the HUDSON "33". See how clean and free it is from rods, springs and intricate connecuons.

Unless you are a judge of automobile values you may not fully understand that accessibility *means* low cost of up-keep. If vital parts are placed out of easy access by the intricacies of design and construction, it means just that much *extra* trouble in making adjustments and repairs.

No car is *quieter* in operation. That comes from *perfect* design. It *remains* quiet through months of service. That is due to *good* workmanship. There is all the power you need for the hills that any automobile will make—all the flexibility required for any traffic condition and a smooth, *vibrationless* operation similar to that experienced in most automobiles, only when they are coasting down hill. You can appreciate these conditions *only* by test. You must ride in cars of *different* makes and in the HUDSON "33" to understand what *this* means.

Costs Us $152 More Costs You Less

Instead of reducing manufacturing costs, we have *added* $152 for better materials and finer workmanship.

Yet the 1912 car sells for *less* than did the '11 of similar model and equipment.

Thousands paid $1500 for the 1911 HUDSON with fore-doors, top, magneto and Prest-O-Lite tank. Almost as many more had their cars equipped with 34x4-inch tires, with demountable rims and glass wind shield. This brought the price up to $1630.

The character of the equipment is much superior to and more luxurious than that used last year. Lamps cost us a great deal more. Leather for upholstering this year costs $14.11 more per car. One set of bearings amounts to $7.35 more than did the bearings used for the same purpose last year. It takes three days longer to paint the bodies. Labor charges per car exceed last year by $35.65. We built the best car we could *then* at the price. But *we* have progressed. Our men have greater skill. Many new refinements have been developed. They all make for a *better* car—for *longer* service—for *completeness*. They cost *us* more, but with all included, the car to *you* is less than was the 1911 model with fore-door and similar equipment.

Don't you think it *wiser* to buy a car in which quality advancement has been made rather than to choose an automobile that has not been increased in value? Think also of the *disadvantage* of owning a car designed after the practices of three years ago. Engineers have advanced far. The ideals of *that* day are practically obsolete now. The HUDSON "33" is the *one* advanced car of the past three years.

Other Great Engineers Also Helped

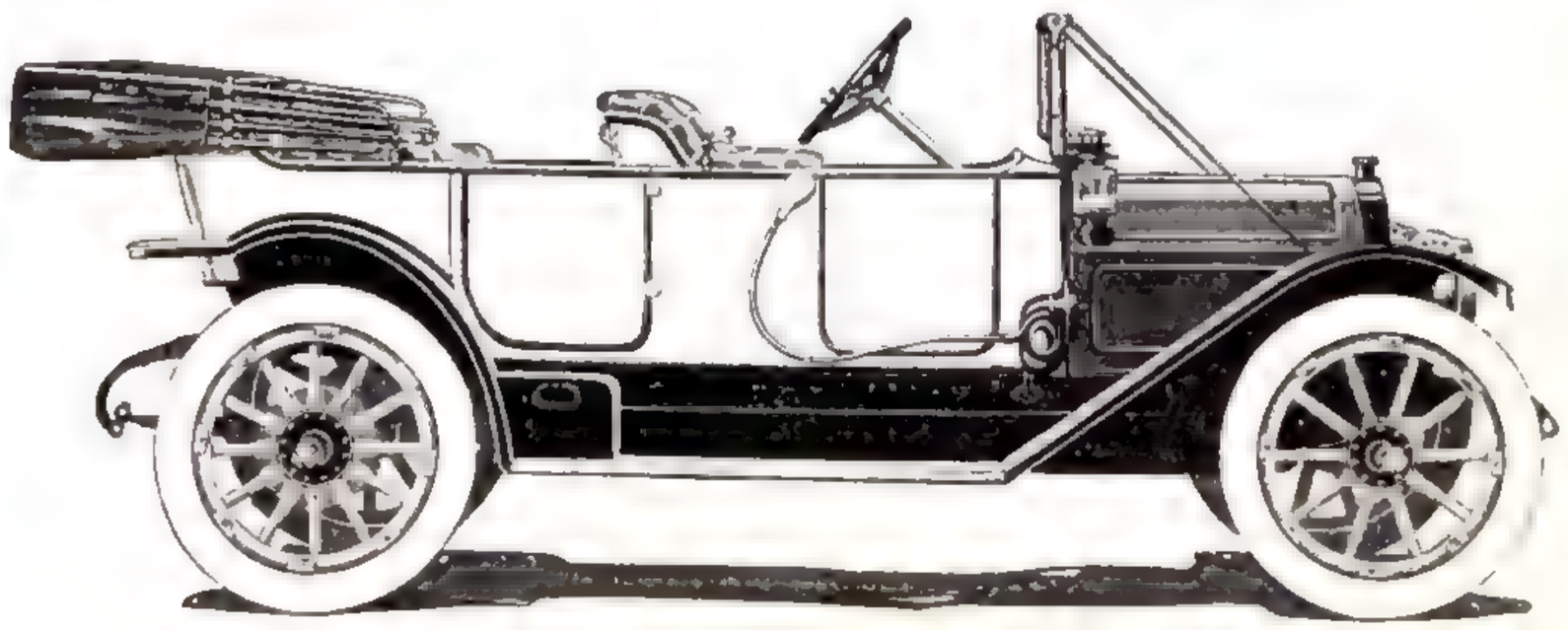
The 1912 HUDSON "33" is the product of Mr. Coffin, *plus* the assistance of the staff of most experienced and largest number of engineers employed by any one manufacturer. Each, a *specialist*— has had experience that the others have not had. Each knows something the others do not know. These men spent months with the 1911 car. Then Mr. Coffin received their criticisms and recommendations. All was *weighed* against the combined experience and ingenuity of all members of the staff.

Can you imagine a *more* complete development? Nothing basic was changed. But still the '12 *is* different. It is the *finished* product of many men—the ablest we could get.

Don't you think it better to see the HUDSON "33" NOW?

See the Triangle on the Radiator

HUDSON MOTOR CAR COMPANY, Detroit, Mich.
7127 JEFFERSON AVENUE



"33" Touring Car with Self-Starter, Demountable Rims and Big Tires, $1600

Models are Touring Car, Torpedo, Roadster and Mile-a-Minute Roadster. Price for all models is the same as above. Regular equipment includes Disco Self-Starter, five Demountable Rims, four 34 x 4-inch tires, tire irons, magneto, glass windshield, mohair top, complete lamp equipment, Prest-O-Lite tank, tools and tool box, tire repair outfit, etc.

To Slip or Not To Slip Is The Question

You will prefer *Cat's Paw Cushion Rubber Heels* because of the friction plug—a patented feature which positively prevents slipping and makes them wear longer.

Then again, the extra quality rubber affords greater resiliency—and there are no holes in the heels to track mud and dirt into the house.

Insist upon

CAT'S PAW

CUSHION

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HEELS

The Name is Easy to Remember

50c Attached All Dealers

To the Retail Trade

"It pays to give the public what they want." The majority want *Cat's Paw Cushion Rubber Heels*. Order from your jobber today.

FOSTER RUBBER CO.
105 Federal Street, Boston, Mass.

THE PEARLS OF PARLAY

(Continued from Page 11)

The Kanaka drew back truculently and Grief stepped between to placate his captain.

"I go to' work on the Nuhiva," Tai-Hotauri said, rejoining the other group.

"Come back here!" the captain threatened.

"He's a free man, skipper," Narii Herring spoke up. "He's sailed with me in the past and he's sailing with me again—that's all."

"Come on; we must get on board," Grief urged. "Look how dark it's getting!"

Captain Warfield gave in, but as the boat shoved off he stood up in the sternsheets and shook his fist ashore.

"I'll settle with you yet, Narii!" he cried. "You're the only skipper in the group who steals other men's sailors." He sat down and in a lowered voice queried: "Now what's Tai-Hotauri up to? He's on to something; but what is it?"

IV

AS THE boat came alongside the Malahini Hermann's anxious face greeted them over the rail.

"Bottom fall out from barometer," he announced. "She goin' to blow. I got starboard anchor overhaul."

"Overhaul the big one too," Captain Warfield ordered, taking charge. "And here, some of you, hoist in this boat. Lower her down to the deck and lash her, bottom up."

Men were busy at work on the decks of all the schooners. There was a great clanking of chains being overhauled; and now one craft and now another hove in, veered and dropped a second anchor.

Like the Malahini, those that had third anchors were preparing to drop them when the wind showed what quarter it was to blow from.

The roar of the big surf continually grew, though the lagoon lay in mirrorlike calm. There was no sign of life where Parlay's big house perched on the sand. Boat and copra-sheds and the sheds where the shell was stored were deserted.

"For two cents I'd up anchors and get out," Grief said. "I'd do it anyway if it were open sea; but those chains of atolls to the north and east have us pocketed. We've a better chance right here. What do you think, Captain Warfield?"

"I agree with you, though a lagoon is no millpond for riding it out. I wonder where she's going to start from? Hello! There goes one of Parlay's copra-sheds!"

They could see the grass-thatched shed lift and collapse, while a froth of foam cleared the crest of the sand and ran down to the lagoon.

"Breached across!" Mulhall exclaimed. "That's something for a starter. There she comes again!"

The wreck of the shed was now flung up and left on the sandcrest. A third wave buffeted it into fragments, which washed down the slope toward the lagoon.

"If she blow I would as be cooler yet," Hermann grunted. "No longer can I breathe. It is dam hot. I am dry like a stove."

He chopped open a drinking cocoanut with his heavy sheath-knife and drained the contents. The rest of them followed his example, pausing once to watch one of Parlay's shell-sheds go down in ruin. The barometer now registered 29:50.

"Must be pretty close to the center of the area of low pressure," Grief remarked cheerfully. "I was never through the eye of a hurricane before. It will be an experience for you too, Mulhall. From the speed the barometer's dropped it's going to be a big one."

Captain Warfield groaned, and all eyes were drawn to him. He was looking through the glasses down the length of the lagoon to the southeast.

"There she comes," he said quietly.

They did not need glasses to see. A flying film, strangely marked, seemed drawing over the surface of the lagoon. Abreast of it, along the atoll, traveling with equal speed, was a stiff bending of the cocoanut palms and a blur of flying leaves. The front of the wind on the water was a solid, sharply defined strip of dark-colored, wind-vexed water. In advance of this strip, like skirmishers, were flashes of windflaws. Behind this strip, a quarter of a mile in width, was a strip of what seemed glassy calm. Next came another dark strip of wind—and behind that the lagoon was all crisping, boiling whiteness.

"What is that calm streak?" Mulhall asked.

"Calm," Warfield answered.

"But it travels as fast as the wind," was the other's objection.

"It has to, or it would be overtaken and there wouldn't be any calm. It's a double-header. I saw a big squall like that off Savaii once. A regular double-header. Smash! it hit us; then it lulled to nothing and smashed us a second time. Stand by and hold on. Here she is on top of us. Look at the Roberta!"

The Roberta, lying nearest to the wind at slack chains, was swept off broadside like a straw. Then her chains brought her up, bow on to the wind, with an astonishing jerk. Schooner after schooner—the Malahini with them—was now sweeping away with the first gust and fetching up on taut chains.

Mulhall and several of the Kanakas were taken off their feet when the Malahini jerked to her anchor.

And then there was no wind. The flying calm streak had reached them. Grief lighted a match and the unshielded flame burned without flickering in the still air. A very dim twilight prevailed. The cloud-sky, lowering as it had been for hours, seemed now to have descended quite down upon the sea.

The Roberta tightened to her chains when the second head of the hurricane hit, as did schooner after schooner in swift succession. The sea, white with fury, boiled in tiny, spitting wavelets. The deck of the Malahini vibrated under their feet. The taut-stretched halyards beat a tattoo against the masts, and all the rigging, as if smitten by some mighty hand, set up a wild thrumming. It was impossible to face the wind and breathe. Mulhall, crouching with the others behind the shelter of the cabin, discovered this; and his lungs were filled in an instant with so great a volume of driven air which he could not expel that he nearly strangled ere he could turn his head away.

"It's incredible!" he gasped; but no one heard him.

Hermann and several Kanakas were crawling for'ard on hands and knees to let go the third anchor. Grief touched Captain Warfield and pointed to the Roberta. She was dragging down upon them. Warfield put his mouth to Grief's ear and shouted:

"We're dragging too!"

Grief sprang to the wheel and put it hard over, veering the Malahini to port. The third anchor took hold and the Roberta went by, stern first, a dozen yards away. They waved their hands to Peter Gee and Captain Robinson, who, with a number of sailors, were at work on the bow.

"He's knocking out the shackles!" Grief shouted. "Going to chance the passage! Got to! Anchors skating!"

"We're holding now!" came the answering shout. "There goes the Cactus down on the Misi. That settles them!"

The Misi had been holding, but the added windage of the Cactus was too much and the entangled schooners slid away across the boiling white. Their men could be seen chopping and fighting to get them apart. The Roberta, cleared of her anchors, with a patch of tarpaulin set for'ard, was heading for the passage at the northwestern end of the lagoon. They saw her make it and drive out to sea. The Misi and the Cactus, however, unable to get clear of each other, went ashore on the atoll half a mile from the passage.

The wind merely increased on itself and continued to increase. To face the full blast of it required all one's strength and several minutes of crawling on deck against it tired a man to exhaustion. Hermann, with his Kanakas, plodded steadily, lashing and making secure, putting ever more gaskets on the sails. The wind ripped and tore their thin undershirts from their backs. They moved slowly, as if their bodies weighed tons, never releasing a handhold until another had been secured. Loose-ends of rope stood out stiffly horizontal, and after whipping the loose-ends frazzled and blew away.

Mulhall touched one and then another and pointed to the shore. The grass-sheds had disappeared and Parlay's house rocked drunkenly. Because the wind blew lengthwise along the atoll the house had been sheltered by the miles of cocoanut trees; but the big seas, breaking across from outside,

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"Spending That Spells Saving"

"Now, of course," continued Mr. ——, "you will expect me to say that extreme economy is the prime feature in the money-making field. Yes. It has its great value. But, no one has made a great fortune without spending. And many a time spending has been an actual saving."

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were undermining it and hammering it to pieces. Already tilted down the slope of sand, its end was imminent. Here and there in the cocoanut trees people had lashed themselves. The trees did not sway or thresh about. Bent over rigidly by the wind, they remained in that position and vibrated monstrously. Underneath, across the sand, surged the white spume of the breakers.

A big sea was likewise making down the length of the lagoon. It had plenty of room to kick up in the ten-mile stretch from the windward rim of the atoll, and all the schooners were bucking and plunging into it. The Malahini had begun shoving her bow and fo'c's'l'head under the bigger ones, and at times her waist was filled rail-high with water.

"Now's the time for your engine!" Grief bellowed; and Captain Warfield, crawling over to where the engineer lay, shouted emphatic commands.

Under the engine, going full speed ahead, the Malahini behaved better. Though she continued to ship seas over her bow, she was not jerked down so fiercely by her anchors. On the other hand, she was unable to get any slack in the chains. The best her forty horsepower could do was to ease the strain.

Still the wind increased. The little Nuhiva, lying abreast of the Malahini and closer in to the beach, her engine still unrepaired and her captain ashore, was having a bad time of it. She buried herself so frequently and so deeply that they wondered each time if she could clear herself of the water.

At three in the afternoon, buried by a second sea before she could free herself of the preceding one, she did not come up.

Mulhall looked at Grief.

"Burst in her hatches!" was the bellowed answer.

Captain Warfield pointed to the Winifred, a little schooner plunging and burying outside of them, and shouted in Grief's ear.

His voice came in patches of dim words, with intervals of silence when whisked away by the roaring wind.

"Rotten little tub! . . . Anchors hold. . . . But how she holds together! . . . Old as the ark."

An hour later Hermann pointed to her. Her for'ard bitts, foremast and most of her bow were gone, having been jerked out of her by her anchors. She swung broadside, rolling in the trough and settling by the head; and in this plight she was swept away to leeward.

Five vessels now remained, and of them the Malahini was the only one with an engine. Fearing either the Nuhiva's or the Mildred's fate, two of them followed the Roberta's example, knocking out the chain-shackles and running for the passage. The Dolly was the first, but her tarpaulin was carried away and she went to destruction on the lee rim of the atoll, near the Mist and the Cactus. Undeterred by this, the Moana let go and followed with the same result.

"Pretty good engine that, eh?" Captain Warfield yelled to his owner.

Grief put out his hand and shook. "She's paying for herself!" he yelled back. "The wind's shifting round to the south'ard and we ought to lie easier!"

Slowly and steadily, but with ever-increasing velocity, the wind veered round to the south and the southwest, till the three schooners that were left pointed directly in toward the beach. The wreck of Parlay's house was picked up, hurled into the lagoon and blown out upon them. Passing the Malahini, it crashed into the Papara, lying a quarter of a mile astern. There was wild work for'ard on her and in a quarter of an hour the house went clear, but it had taken the Papara's foremast and bowsprit with it.

Inshore, on their port bow, lay the Tahaa, slim and yachtlike but excessively oversparred. Her anchors still held, but her captain, finding no abatement in the wind, proceeded to reduce windage by chopping down his masts.

"Pretty good engine that!" Grief congratulated his skipper. "It will save our sticks for us yet."

Captain Warfield shook his head dubiously.

The sea on the lagoon went swiftly down with the change of wind, but they were beginning to feel the heave and lift of the outer sea breaking across the atoll. There were not so many trees remaining. Some had been broken short off, others uprooted. One tree they saw snapped off halfway up, three persons clinging to it, and whirled away by the wind into the lagoon. Two detached themselves from it and swam to the Tahaa. Not long after, just before darkness, they saw a man jump overboard from that schooner's stern and strike out strongly for the Malahini through the white, spitting wavelets.

"It's Tai-Hotauri," was Grief's judgment. "Now we'll have the news."

The Kanaka caught the bobstay, climbed over the bow and crawled aft. Time was given him to breathe and then, behind the part shelter of the cabin, in broken snatches and largely by signs he told his story:

"Narii . . . dam robber! . . . He want steal . . . pearls. . . . Kill Parlay. . . . One man kill Parlay. . . . No man know what man. . . . Three Kanakas, Narii, me . . . five beans . . . hat. . . . Narii say one bean black. . . . Nobody know. . . . Kill Parlay. . . . Narii dam liar. . . . All beans black. . . . Five black. . . . Copra-shed dark. . . . Every man get black bean. . . . Big wind come; . . . no chance. . . . Everybody get up tree. . . . No good luck, them pearls, I tell you before . . . no good luck."

"Where's Parlay?" Grief shouted.

"Up tree. . . . Three of his Kanakas same tree; Narii and one Kanaka 'nother tree. . . . My tree blow to hell; then I come on board."

"Where are the pearls?"

"Up tree along Parlay. Mebbe Narii get them pearl yet."

In the ear of one after another Grief shouted Tai-Hotauri's story. Captain Warfield was particularly incensed and they could see him grinding his teeth.

Hermann went below and returned with a riding light, but the moment it was lifted above the level of the cabin wall the wind blew it out. He had better success with the binnacle lamp, which was lighted only after many collective attempts.

"A fine night of wind," Grief yelled in Mulhall's ear—"and blowing harder all the time!"

"How hard?"

"A hundred miles an hour—two hundred! I don't know. Harder than I've ever seen it."

The lagoon grew more and more troubled by the sea that swept across the atoll. Hundreds of leagues of ocean were being backed up by the hurricane, which more than overcame the lowering effect of the ebb tide. Immediately the tide began to rise, the increase in the size of the seas was noticeable. Moon and wind were heaping the South Pacific on Hikihoho atoll.

Captain Warfield returned from one of his periodical trips to the engine room with the word that the engineer lay in a faint.

"Can't let that engine stop!" he concluded helplessly.

"All right!" Grief shouted. "Bring him on deck. I'll spell him."

The hatch to the engine room was battened down, access being gained through a narrow passage from the cabin. The heat and gas fumes were stifling. Grief made one hasty, comprehensive examination of the engine and the fittings of the tiny room, then blew out the oil-lamp. After that he worked in darkness, save for the glow from endless cigars that he went into the cabin to light. Even-tempered as he was, he soon began to give evidences of the strain of being pent in with a mechanical monster that toiled and sobbed and slubbered in the shouting dark. Naked to the waist, covered with grease and oil, bruised and skinned from being knocked about by the plunging, jumping vessel, his head swimming from the mixture of gas and air he was compelled to breathe, he labored on hour after hour, by turns petting, blessing, nursing and cursing the engine and all its parts. The ignition began to go bad. The feed grew worse; and, worst of all, the cylinders began to heat. In a consultation held in the cabin the half-caste engineer begged and pleaded to stop the engine for half an hour in order to cool it and to attend to the water circulation.

Captain Warfield was against any stopping. The half-caste swore that the engine would ruin itself and stop anyway and for good. Grief, with glaring eyes, greasy and battered, yelled and cursed them both down and issued commands. Mulhall, the supercargo and Hermann were set to work in the cabin at double-straining and triple-straining the gasoline.

A hole was chopped through the engine-room floor and a Kanaka heaved bilge-water

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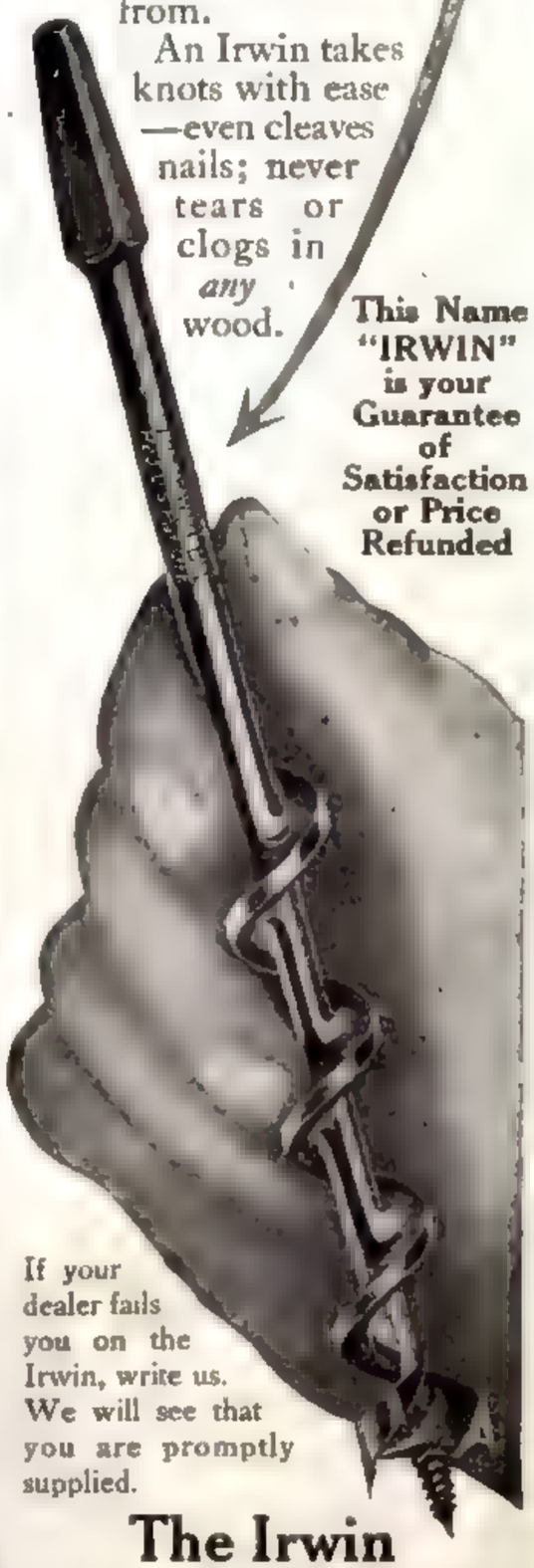

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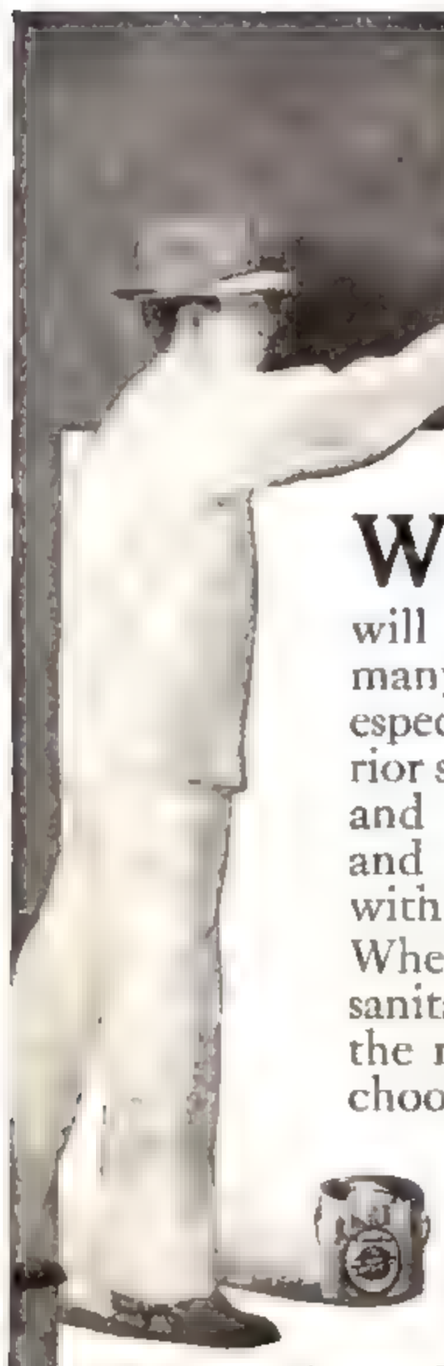

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over the cylinders, while Grief continued to souse the running parts in oil.

"Didn't know you were a gasoline expert," Captain Warfield admired when Grief came into the cabin to catch a breath of little less impure air

"I bathe in gasoline," he grated savagely through his teeth. "I eat it."

What other uses he might have found for it were never given, for at that moment all the men in the cabin, as well as the gasoline that was being strained, were smashed for'ard against the bulkhead as the Malahini took an abrupt, deep dive. For the space of several minutes, unable to gain their feet, they rolled back and forth and pounded and hammered from wall to wall. The schooner, swept by three big seas, creaked and groaned and quivered and, from the weight of water on her decks, behaved loggily. Grief crept to the engine, while Captain Warfield awaited his chance to get through the companionway and out on deck.

It was half an hour before he came back.

"Whaleboat's gone!" he reported. "Galley's gone! Everything gone except the deck and hatches! And if that engine hadn't been going we'd be gone! Keep up the good work!"

By midnight the engineer's lungs and head had been sufficiently cleared of gas fumes to let him relieve Grief, who went on deck to get his own head and lungs clear. He joined the others, who crouched behind the cabin, holding on with their hands and made doubly secure by rope-lashings. It was a complicated huddle, for it was the only place of refuge for the Kanakas. Some of them had accepted the skipper's invitation into the cabin, but had been driven out by the fumes. The Malahini was being plunged down and swept frequently, and what they breathed was air and spray and water commingled.

"Making heavy weather of it, Mulhall!" Grief yelled to his guest between immersions.

Mulhall, strangling and choking, could only nod. The scuppers could not carry off the burden of water on the schooner's deck. She rolled it out and took it in over one rail and the other; and at times, nose thrown skyward, sitting down on her heel, she avalanched it aft. It surged along the poop gangways, poured over the top of the cabin, submerging and bruising those who clung on, and went out over the stern rail.

Mulhall saw him first and drew Grief's attention. It was Narii Herring, crouching and holding on where the dim binnacle light shone upon him. He was quite naked, save for a belt and a bare-bladed knife thrust between it and the skin.

Captain Warfield untied his lashings and made his way over the bodies of the others. When his face became visible in the light from the binnacle it was working with anger. They could see him shout, but the wind tore the sound away. He would not put his lips to Narii's ear. Instead, he pointed over the side. Narii Herring understood. His white teeth showed in an amused and sneering smile, and he stood up—a magnificent figure of a man.

"It's murder!" Mulhall yelled to Grief.

"He'd have murdered Old Parlay!" Grief yelled back.

For the moment the poop was clear of water and the Malahini on an even keel. Narii made a bravado attempt to walk to the rail, but was flung down by the wind. Thereafter he crawled, disappearing in the darkness, though there was certitude in all of them that he had gone over the side. The Malahini dived deep; and when they emerged from the flood that swept aft Grief got Mulhall's ear.

"Can't lose him! He's the Fish Man of Tahiti! He'll cross the lagoon and land on the other rim of the atoll—if there's any atoll left."

Five minutes afterward, in another submergence, a mess of bodies poured down on them over the top of the cabin. These they seized and held till the water cleared, when they carried them below and learned their identity. Old Parlay lay on his back on the floor with closed eyes and without movement. The other two were his Kanaka cousins. All three were naked and bloody. The arm of one Kanaka hung helpless and broken at his side. The other Kanaka bled freely from a hideous scalp wound.

"Narii did that?" Mulhall demanded.

Grief shook his head. "No: it's from being smashed along the deck and over the house!"

Something suddenly ceased, leaving them all in dizzying uncertainty. For a moment it was hard to realize there was no wind. With the absolute abruptness of a sword-slash the wind had been chopped off. The schooner rolled and plunged, fetching up on her anchors with a crash that for the first time they could hear. Also, for the first time, they could hear the water washing about on deck. The engineer threw off the propeller and eased the engine down.

"We're in the dead-center," Grief said. "Now for the shift. It will come as hard as ever." He looked at the barometer. "Twenty-nine thirty-two," he read.

Not in a moment could he tone down the voice which for hours had shouted against the wind, and so loudly did he speak that, in the quiet, it hurt the others' ears.

"All his ribs are smashed," the supercargo said, feeling along Parlay's side. "He's still breathing; but he's a goner."

Old Parlay groaned, moved one arm impotently and opened his eyes. In them was the light of recognition.

"My brave gentlemen," he whispered haltingly, "don't forget . . . the auction . . . at ten o'clock . . . in hell!"

His eyes drooped shut and the lower jaw threatened to drop, but he mastered the qualms of dissolution long enough to emit one final, loud, derisive cackle.

Above and below pandemonium broke out. The old familiar roar of the wind was with them. The Malahini, caught broadside, was pressed down almost on her beam-ends as she swung the arc compelled by her anchors. They rounded her into the wind, where she jerked to an even keel. The propeller was thrown on and the engine took up its work again.

"Northwest!" Captain Warfield shouted to Grief when he came on deck. "Hauled eight points like a shot!"

"Narii'll never get across the lagoon now!" Grief observed.

"Then he'll blow back to our side—worse luck!"

V

AFTER the passing of the center the barometer began to rise. Equally rapid was the fall of the wind. When it was no more than a howling gale the engine lifted up in the air, parted its bedplates with a last convulsive effort of its forty horsepower and lay down on its side. A wash of water from the bilge sizzled over it and the steam rose in clouds.

The engineer wailed his dismay, but Grief glanced over the wreck affectionately and went into the cabin to swab the grease off his chest and arms with bunches of cotton waste.

The sun was up and the gentlest of summer breezes blowing when he came on deck, after sewing up the scalp of one Kanaka and setting the other's arm. The Malahini lay close in to the beach. For'ard, Hermann and the crew were heaving in and straightening out the tangle of anchors. The Papara and the Tahaa were gone; and Captain Warfield, through the glasses, was searching the opposite rim of the atoll.

"Not a stick left of them," he said. "That's what comes of not having engines. They must have dragged across before the big shift came."

Ashore, where Parlay's house had been, was no vestige of any house. For the space of three hundred yards, where the sea had breached, no tree or even stump was left. Here and there, farther along, stood an occasional palm, and there were numbers which had been snapped off above the ground.

In the crown of one surviving palm Tai-Hotauri asserted he saw something move. There were no boats left to the Malahini, and they watched him swim ashore and climb the tree.

When he came back they helped over the rail a young native girl of Parlay's household. But first she passed up to them a battered basket. In it was a litter of blind kittens—all dead save one that feebly mewed and staggered on awkward legs.

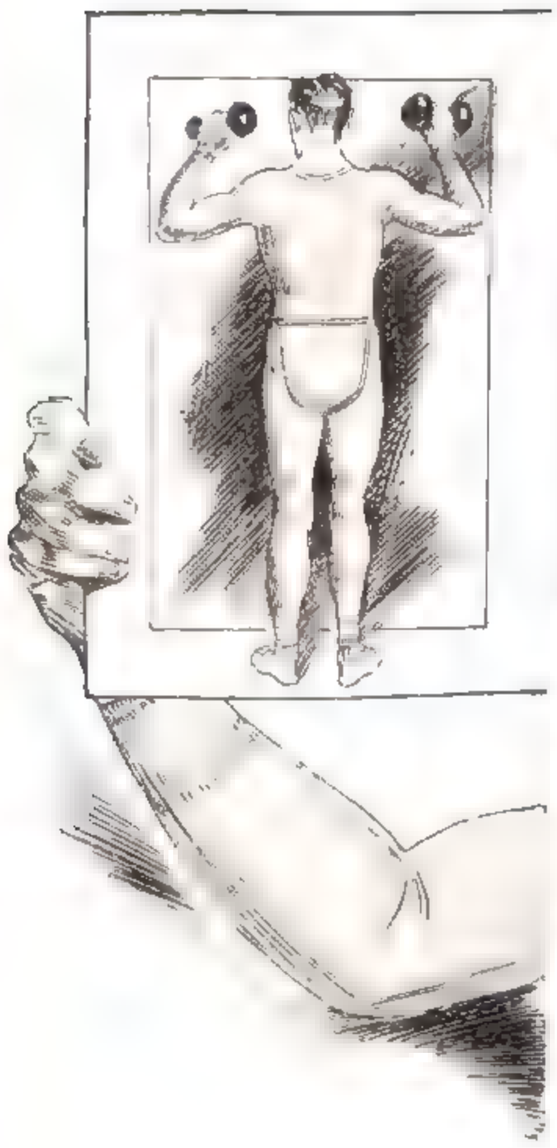
"Hello!" said Mulhall. "Who's that?"

Along the beach they saw a man walking. He moved casually, as if out for a morning stroll. Captain Warfield gritted his teeth. It was Narii Herring.

"Hello, skipper," Narii called when he was abreast of them. "Can I come aboard and get some breakfast?"

Captain Warfield's face and neck began to swell and turn purple. He tried to speak, but choked.

"For two cents! . . . For two cents! . . ." was all he could manage to articulate.



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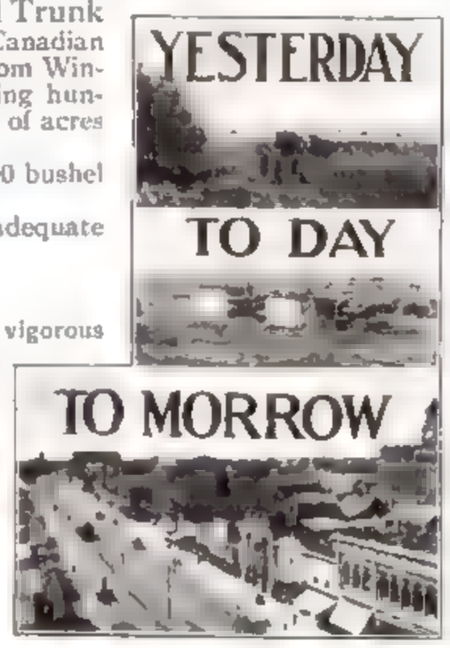

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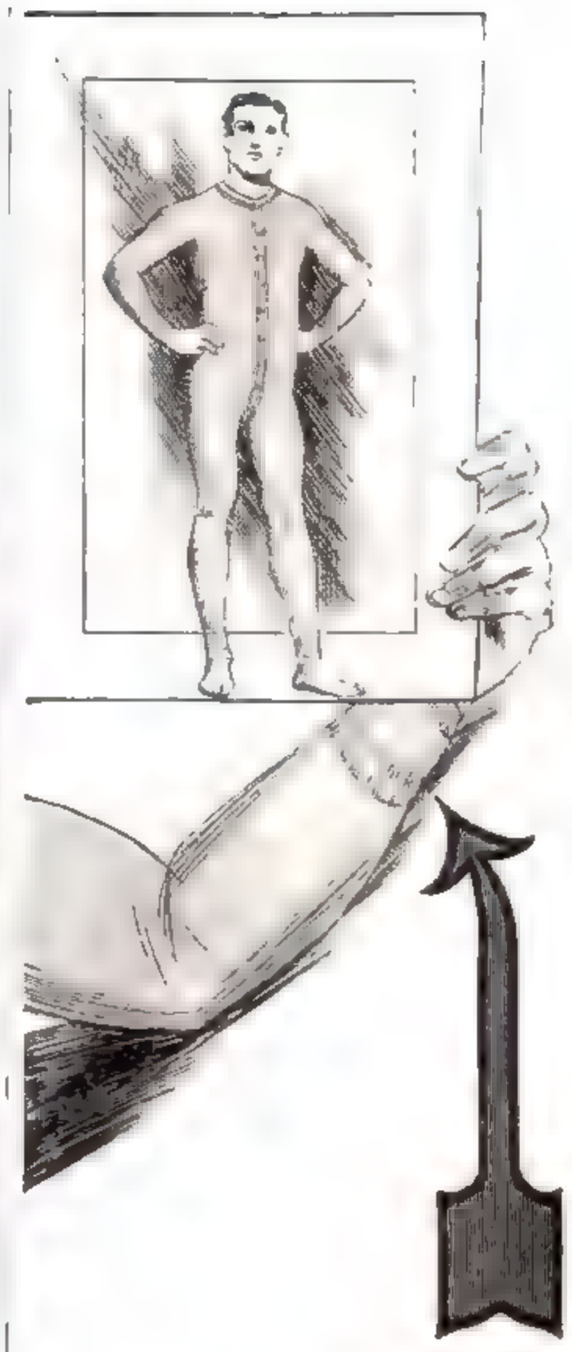

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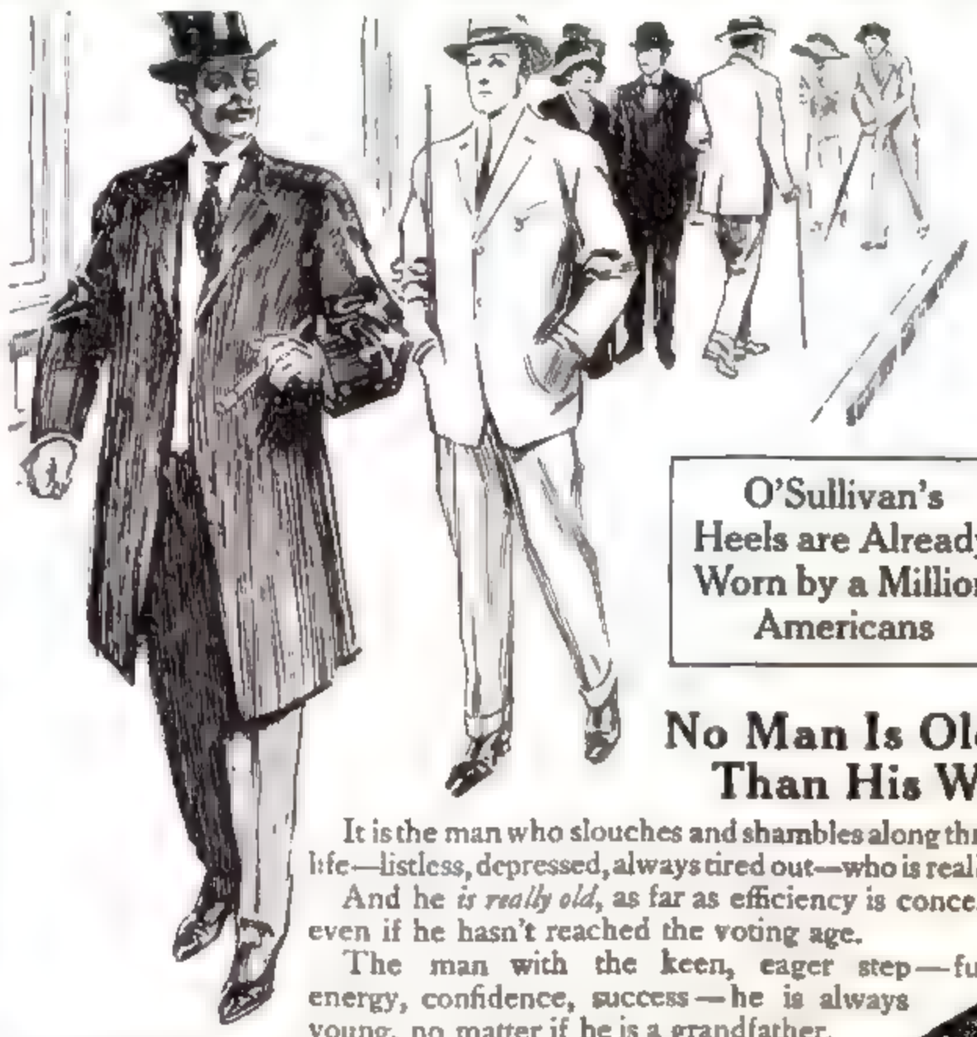

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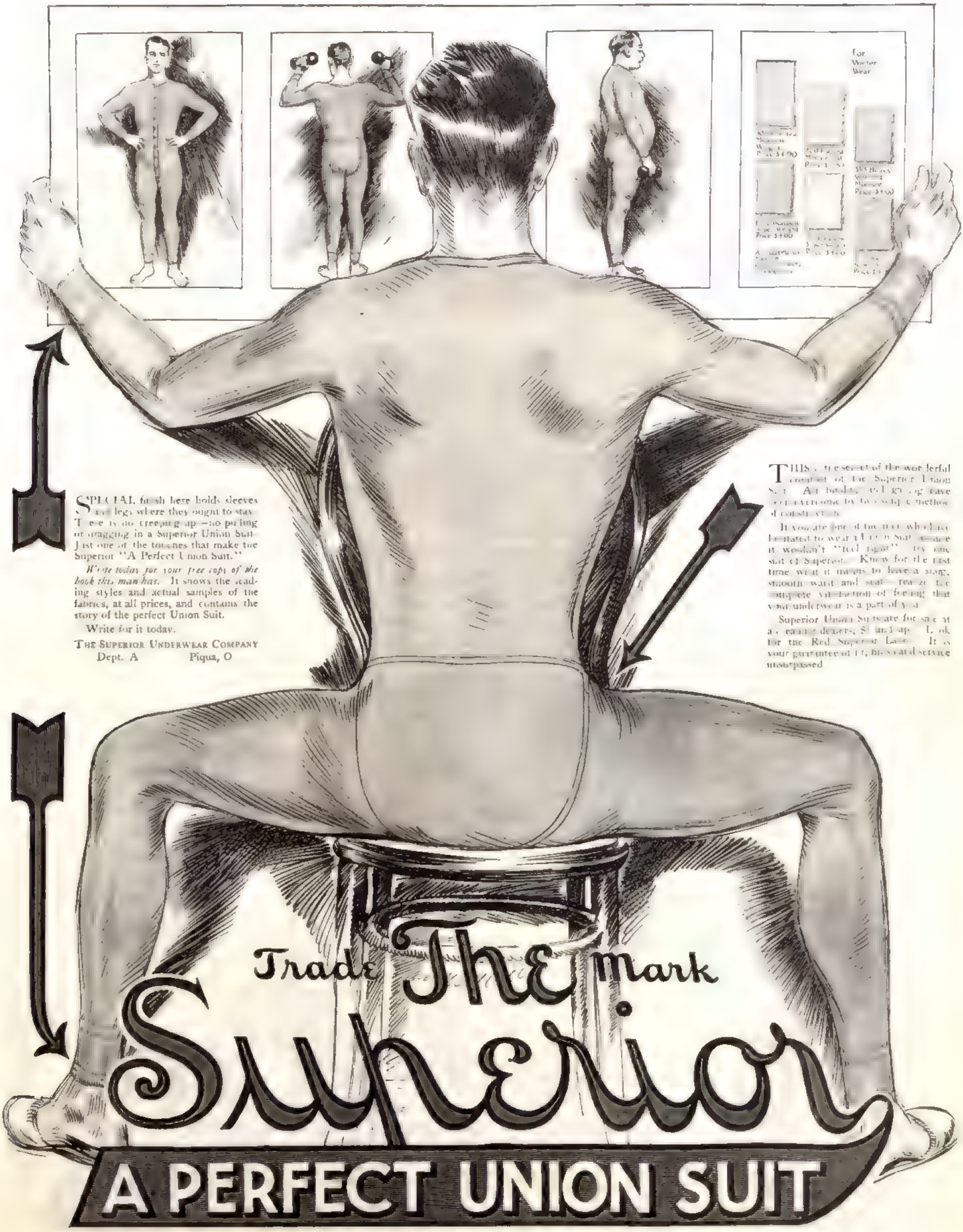

SPECIAL finish here holds sleeves and legs where they ought to stay. There is no creeping up—no pulling or dragging in a Superior Union Suit. Just one of the touches that make the Superior "A Perfect Union Suit."

Write today for your free copy of the book this man has. It shows the leading styles and actual samples of the fabrics, at all prices, and contains the story of the perfect Union Suit.

Write for it today.

THE SUPERIOR UNDERWEAR COMPANY
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THIS is one of the secrets of the wonderful comfort of the Superior Union Suit. Any buttons, and gussets have been eliminated by the use of a method of construction.

If you are one of the men who have hesitated to wear a Union Suit because it wouldn't "feel right" try one suit of Superior. Know for the first time what it means to have a snug, smooth waist and start to realize the complete satisfaction of feeling that your underwear is a part of you.

Superior Union Suits are for sale at all leading dealers, $1 and up. Look for the Red Superior Label. It is your guarantee of fit, fine cloth and service unsurpassed.

Trade Mark
The Superior
A PERFECT UNION SUIT

Of each 2000 pairs sold, only one pair of

NOTASEME

(Perfect Process)

Silk-Lisle Hosiery

is replaced by us because unsatisfactory

We employ only the highest-grade materials and the most expert hosiery operators in America. Our special dyeing and finishing processes preserve 100 per cent strength in the yarn fibre.

Five inspectors vouch for every pair

Firm and Elastic Rib-Top
Fine Sheer Silk-Lisle Fabric - Lustre and Color Guaranteed Permanent
4-Ply Cable Twist Toe
3-Ply High Splice
4-Ply Cable Twist Heel
3-Ply Sole
Sizes Absolutely Accurate and Uniform

Lustrous, permanent colors; reinforced heels and toes, yet elastic and comfortable; shows no unsightly "fuzz" after washing.

The best hosiery in America at the price

Wears like "Sixty"—Looks like "Fifty"—Costs but Twenty-five

If your dealer has none in stock we will send, postpaid, a pair of silk-lisle half-hose, ladies' hose or child's ribbed hose on receipt of 25c, coin or stamps; pure silk with silk-lisle heels, toes and tops—50c.

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Shur-on

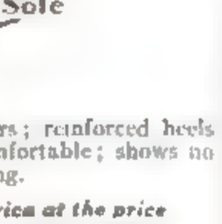
EYEGLASS & SPECTACLE MOUNTINGS

GRACE THE FACE
STAY IN PLACE

Persons Often Look Alike Without Being Alike

Other mountings may look like Shur-on Mountings, but close inspection will show that better mechanical construction which makes Shur-ons, when properly adjusted

Comfortable, Convenient, Durable



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Established 1864
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Rain Coat $7.25

COLOR, TAN—GRAY

A slightly Cloth-Surfaced, Rubberized Coat (which will act as light overcoat) that will compare favorably with like garments sold for $10.00 and $12.00 at retail (Do not confound this with cheap rubber-faced rain coat.) Style and Fit faultless (cut shows style).

Send Post Office or Express Money Order for $7.25 and we will ship Coat express prepaid.

On receipt examine garment and if unsatisfactory return and we will refund your money. State Breast Size (measure over your coat, fairly close), height and weight

FAULTLESS RAIN COAT CO.
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50 ENGRAVED CALLING CARDS $1.00

Hand copper plate engraving of the highest grade. Latest style [illegible] and fancy borders die stamped [illegible] Write for [illegible] Samples free.
Charles H. Elliott Co., 1636 Lehigh Ave., Philada.

THE BIG IDEA

(Continued from Page 25

lot of people. When I've sold a million dollars of stock I'll be ready to retire, you see."

"By that time," said Mr. Halleck with some difficulty—"By that time you'll be in the penitentiary under a twenty-year sentence!" Controlling himself by a powerful effort, although his voice gave evidence of agitation, the banker explained: "The fact is, Humphrey, this is an extra hazardous business at best. I'm careful careful as a man can be—yet I'm shaking in my boots all the time. If you let a bunch of these suckers make a complaint to the Post-Office Department, and get a United States district attorney after you, you might as well throw up your hands. No matter how careful you've been, understand, once they get you into a United States court, with a jury of cornfed farmers and about a dozen witnesses to swear they invested with you and lost their little all well, you might just as well buy a ticket to the nearest penitentiary and save 'em the trouble of sending you there. Only day before yesterday they nabbed a fellow in St. Louis in this same business. He got a a little too gay and they nabbed him. He'll go over the road, sure as shooting!"

"You don't say so!" said Addison with polite surprise. "You don't say so!"

"Believe me!" Mr. Halleck replied earnestly. "I've been in this sort of business for fifteen years and if I don't know what a man's up against nobody does. And here," he continued with a pained expression, "you've gone and sent these rotten circulars to every fellow I've sold stock to! Four of 'em are on their way to Chicago right now to camp on my trail. The others are writing me letters every five minutes, threatening to prosecute me unless I give back their money. Some more of 'em will be coming on here with their country lawyers. I don't know what minute a post-office inspector may drop in and begin to ask questions. You see, I've got a fine business here, Humphrey, and the salvation of it is keeping clear of post-office inspectors. Once they get to buzzing around, I might as well close up shop."

Mr. Humphrey expressed a decent sympathy, yet ventured to doubt that there was any such danger as Mr. Halleck imagined—thought, in fact, he would be quite safe in selling a few hundred thousand dollars' worth of stock. At the worst, if the Post-Office Department got after him, he could put the money in his pocket and skip out of the country. His stupid inability to comprehend the peril which Mr. Halleck could see so plainly was quite unbearable and the banker soon lost his temper.

"Oh, very well—very well!" said Addison with great dignity. "If you feel that way about it we'll just call the whole thing off. We'll cancel the whole deal. I'm not dependent on you for selling my stock, anyhow. I can do it as well myself or better; in fact, I am doing it. I've got plenty of money. Buy back that stock you sold and I'll take up every share of it."

"Good!" said Mr. Halleck with profound if angry satisfaction. "That's exactly what I want. You go deposit the money in the bank and I'll get back every share of your stock inside of two days—and be blamed happy to do it."

"Very well, then," Addison retorted. "I'll go right down to the bank and fix it up. Every share—remember!" So saying, he left the office with a dignified air.

Going down in the elevator, he looked at his watch and, having walked halfway round the block, sat down in a billiard hall until thirty minutes had elapsed.

Reentering Mr. Halleck's office, he wiped his face vigorously with his handkerchief and presented a memorandum signed by the president of the Titanic National Bank which read: "This certifies that E. Addison Humphrey has deposited in this bank one hundred thousand dollars, payable upon the delivery to this bank of one hundred thousand dollars, par value, of the stock of the Humphrey Wooden Oven Company."

Mr. Halleck read the note, looked gravely at the inventor and said: "Just wait a minute." Turning to the telephone, he called up the Titanic National Bank—not because he suspected Mr. Humphrey of having perpetrated a forgery, but because he judged it well to be on the safe side.

"All right?" Addison inquired.

"All right," Mr. Halleck replied; "the money's there. You can bet your bottom

Watch for the Enemy of your teeth—"Acid Mouth"

This simple test will show whether or not you have "acid mouth," and if you have, you can also prove that Pebeco never fails to do away with it. Send for the Free Test Papers

THE almost indestructible enamel—the armor plate of the teeth—is not proof against acids that accumulate in the mouth. The hard, flint-like coating is gradually dissolved in an "acid mouth," and when it is once destroyed the softer interior of the tooth rapidly disintegrates. Dental authorities assert that ninety-five per cent. of tooth decay is caused by "acid mouth."

In order to save the teeth, *preserve* the *enamel* by removing the cause of the enamel's destruction—"acid mouth."

Pebeco Tooth Paste neutralizes acidity of the mouth and destroys the germs and bacteria that cause fermentation and give rise to acids in the oral cavity.

Pebeco is a perfect cleanser and deodorant, restoring whiteness to the teeth and insuring a sweet, wholesome breath. It appeals strongly to the man who smokes. It leaves a pleasant, revitalized freshness that is delightful.

Send for Trial Tube and Acid Test Papers

and try the acid test experiment yourself and prove how Pebeco overcomes tooth destroying acids.

Pebeco originated in the laboratories of [illegible] Dresden & Co., Hamburg, Germany, and is [illegible] everywhere. Large 50c tubes. A daily ½ of a brushful is used at a time, it is very economical

Exact Size of Large 50c Tube

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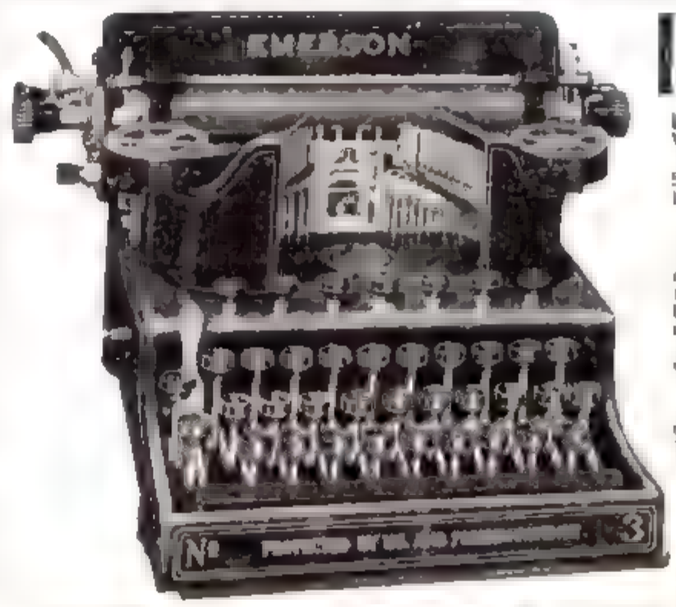

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Earned an EMERSON Typewriter in less than two hours' work. The EMERSON is better than many $100 typewriters on the market.—JOS. M. PHILIPS, Centralia, Mo.

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Typewriter for the "EMERSON." Our best machine made. Features in use in just a few hours.—L. N. CLARK, [illegible], Texas.

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Pyro Stoves Cook everything Cheaper than coal

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Write for Particulars of Special Offer.

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Healthful for bed-ridden, after bath and in-doors. Worn in rubber boots, lower temperatures. Made of knitting tape, lined with soft white wool fleece. Sold at nearly dealers or by mail 25c a pair. Parker pays postage. Catalogue free.

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Made of hard, springy wire and beautifully nickel plated. In three sizes to meet every need. $1.00 per Carton of 10 boxes (each 100), 85 cents per box of 1000 (bulk).

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Peter's Milk Chocolate

is the food and candy combined.

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A nourishing food for travelers, for picnickers and for everyone who is hungry.

As a candy it has a wonderful, dulcet flavor of its own and is the delight of candy lovers.

Peter's Milk Chocolate Croquettes are especially suitable for table confection.

Peter's Milk Chocolate with almonds, the most delicious almond candy made.

The flat cakes of Milk Chocolate are ever in demand.

Peter's also comes in Thimbles with hazelnuts and as bon-bons.

Peter's, the original milk-chocolate, is eaten the world over by those who know and want wholesome food and delicious candy.

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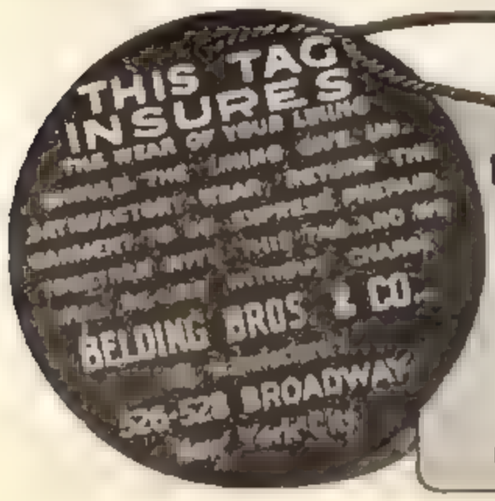

Keep this Tag

EVERY GARMENT LINED WITH

BELDING'S

PURE DYE
GUARANTEED

SATIN

HAS THIS TAG ATTACHED

dollar the stock will be there day after tomorrow too! I'll send every man I've got in the office out after it, and I'll go myself this very afternoon."

"I hope so! I hope so!" said the inventor airily, and took his leave.

On the second day following Mr. Halleck impatiently awaited his turn in the anteroom of the president of the Titanic National Bank. Being admitted, he laid a bundle of stock certificates on the president's desk and said: "I've got here a hundred thousand dollars of the stock of the Humphrey Wooden Oven Company. A hundred thousand dollars was deposited with you to be paid to me on delivery of this stock. I've brought the stock, but they won't give me the money."

"I'll find out about it," said the president impassively, and rang for his secretary. A few minutes later the secretary returned with a memorandum which he handed to the president.

"I find," said the president, consulting the memorandum, "that E. Addison Humphrey deposited a hundred thousand dollars here on the twenty-sixth, with instructions to pay it out on delivery of a hundred thousand dollars, par value, of the stock of the Humphrey Wooden Oven Company. It appears that Mr. Humphrey's instructions did not designate any particular person to whom the money was to be paid. It was to be paid to anybody who delivered a hundred thousand dollars of the stock. Our records show that, also on the twenty-sixth, one Joshua Reimer delivered a hundred thousand dollars of the Humphrey Wooden Oven stock and drew the money. We forwarded the stock to Mr. Humphrey and that closed the transaction."

"Reimer?" said Mr. Halleck after a speechless moment—"Joshua Reimer? Seems to me I remember that name. Ain't he Humphrey's lawyer?"

"Very possibly," said the president.

"I see," said Mr. Halleck thoughtfully. "I see. Thank you."

Next morning, very deliberately, he sat down at Mr. Humphrey's desk in the wooden-oven plant at Vale.

"I confess," he said by way of introduction, "that you've handed me a hot one. Of course you put a hundred thousand dollars in the bank with one hand and drew it out with the other. I have a suspicion, in fact, that you never had any hundred thousand at all. I suppose the bank just lent you the money for about thirty minutes; but that's neither here nor there. I've got a hundred thousand dollars of your stock, for which I paid a hundred thousand dollars in good money. It's true that in placing that stock I made a commission of thirty-five thousand dollars, less my expenses. Now what do you want to do?"

"In the first place, as you say," the inventor replied amiably, "I got only sixty-five thousand dollars net for that stock, so you couldn't possibly expect me to pay you more than that for it, could you?"

"I suppose not," said Mr. Halleck.

"But then, you see," Addison continued, "I've placed a hundred thousand dollars of my stock—placed it with you. Now you say yourself that thirty-five per cent is a very reasonable commission for placing stock—and you must admit it's a blamed sight harder to place stock with you than to place it with a lot of suckers around the country. So I really ought to have more than thirty-five per cent. However, I'm willing to let it go at thirty-five, just as though you were an ordinary easy mark."

"You mean ——" Mr. Halleck began with a touch of anxiety.

"I mean," said Addison, "that I got sixty-five thousand dollars for that stock. Deducting my commission of thirty-five thousand for placing it with you would leave thirty thousand net. If you want to take my check for thirty thousand and turn over the stock—very well. If not I will be happy to have you continue a minority stockholder in my company."

Mr. Halleck regarded the inventor gravely for a moment, then deliberately removed his watch from his vest and thrust it deep into his trousers pocket. "I'd like to make sure," he commented, "that I have my watch with me when I leave this office. It's a keepsake. Make out the check for thirty thousand and here's your stock. You've trimmed me for thirty-five thousand; but, take it all round, I think I'm getting out pretty well. I'll really have some money left!"

Editor's Note—This is the sixth of a series of stories by Will Payne. The seventh will appear next week.

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1 in. Special	$1.95
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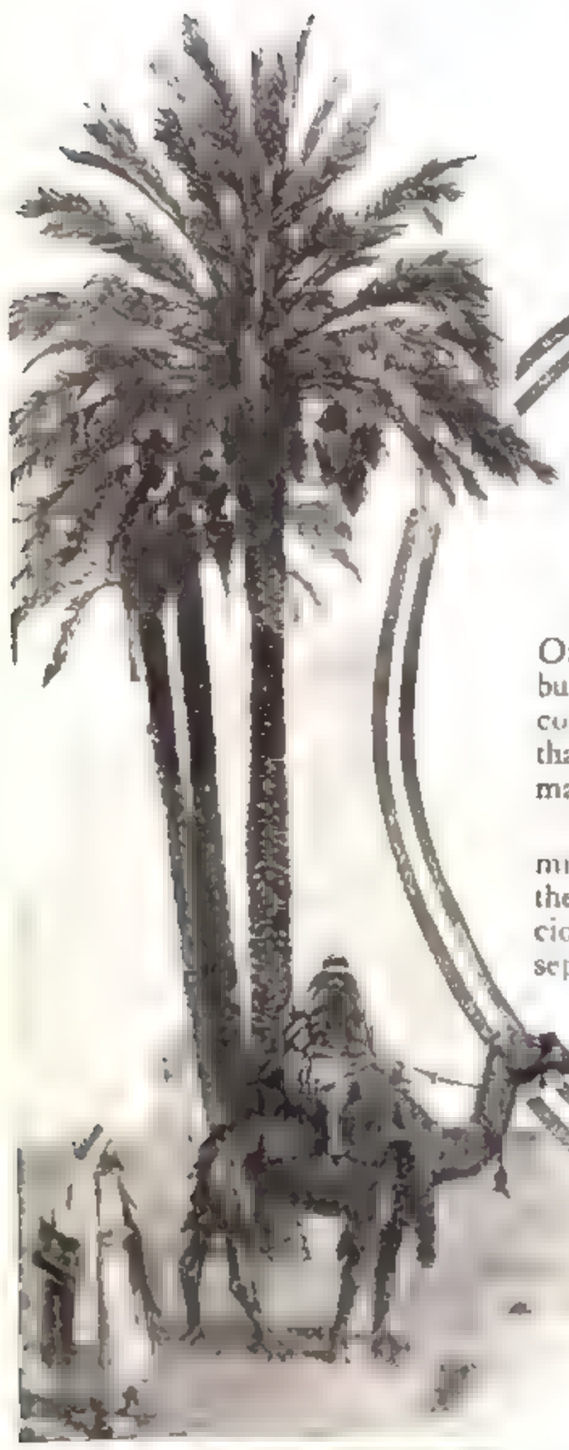

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for new dates are going to be a demanding this year while the advertising will make for easy sales from your customers who want to try Dromedary Dates and who, once having bought a package, will become regular purchasers By promptly placing delivery in three monthly shipments you are prepared to profit from these inquiries Your dealer should be able to supply you as our distributors are to be found in all the leading cities If he can not do so drop us a card and we will post you as to where to send for your orders

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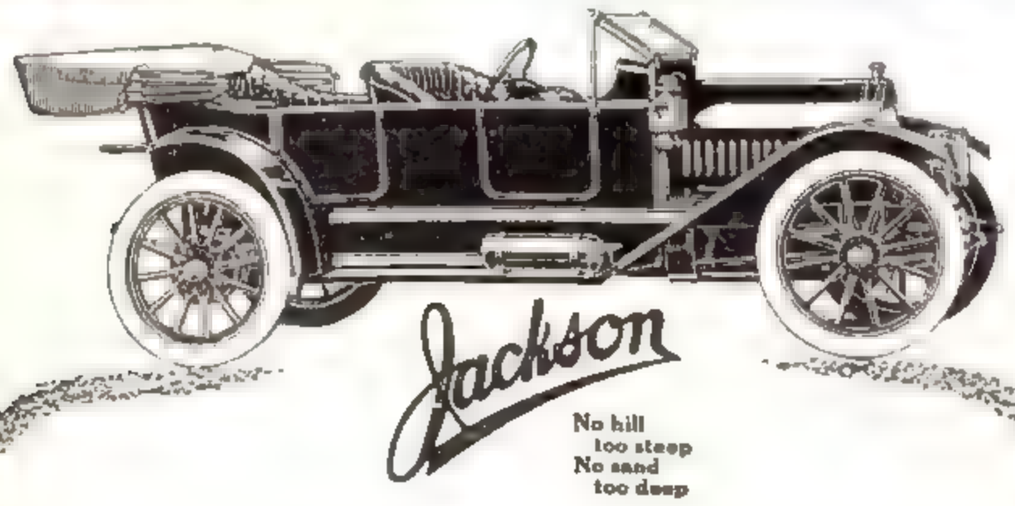

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Let us present to you in small space and very few words a very big and very important fact, to wit:—

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Surely, on the basis of this information, you are warranted in making an immediate investigation.

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SAFEST—AND WHY?

First you will note that when the trigger is pulled back the white lifter, which is attached to the rear of the trigger, rises until it intervenes between hammer and firing pin. At this instant the hammer is released and imparts a shock *through the lifter* to the firing pin. Then as the trigger snaps forward the lifter drops down, leaving a clear space between hammer and firing pin.

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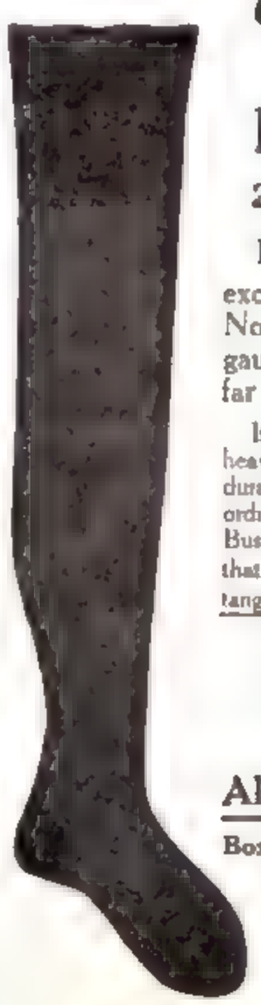
Buster Brown's "Darnless" Hosiery

For Men, Women and Children

25c a pair **Guaranteed 4 months**



Buster Brown's "Darnless" Hosiery has always been exceedingly durable. And it is also a continuous bargain. Not only is it honestly made of the finest, most durable, gauzy silk lisle, but its very construction provides endurance far beyond our "Darnless" guarantee.

Its reinforced "German Loop" toe; its French finish garter top; its heavily woven, high-spliced heel—all joined to body with specially durable stitching—are new features providing durability not found in ordinary hose of higher price. And the elastic pliable construction of Buster Brown's "Darnless" Hosiery provides an even, comfortable fit that eliminates stretching and wrinkling. Therefore, there are real, tangible reasons for

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We sincerely guarantee Buster Brown's "Darnless" Hosiery for four months against darning or mending; against holes in the heel, toe or body; against ripping or tearing. For every pair that fails, we will promptly furnish a new pair free.

All Styles **All Sizes** **All Colors**

Box of 4 pairs $1. **Your dealer's or direct from us.**

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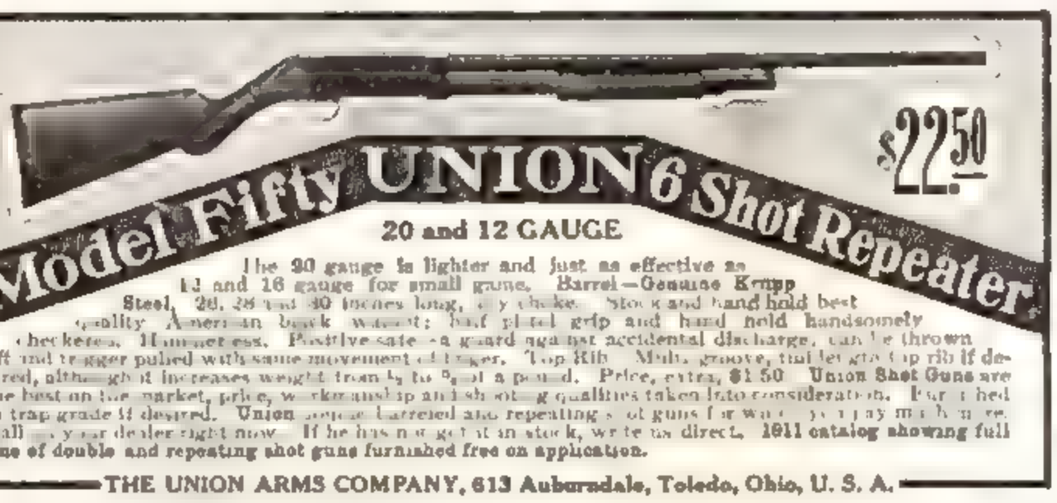

20 and 12 GAUGE

The 20 gauge is lighter and just as effective as 12 and 16 gauge for small game. Barrel—Genuine Krupp Steel, 26, 28 and 30 inches long, any choke. Stock and hand hold best quality American black walnut; half pistol grip and hand hold handsomely checkered. Hammerless. Positive safe—a guard against accidental discharge, can be thrown off and trigger pulled with same movement of trigger. Top Rib—Matted groove, matted top rib if desired, although it increases weight from ½ to ¾ of a pound. Price, extra, $1.50. Union Shot Guns are the best on the market, price, workmanship and shooting qualities taken into consideration. Furnished in trap grade if desired. Union double barreled and repeating shot guns for wild fowl shooting are made in many styles. Call on your dealer right now. If he has not got it in stock, write us direct. **1911 catalog showing full line of double and repeating shot guns furnished free on application.**

THE UNION ARMS COMPANY, 613 Auburndale, Toledo, Ohio, U. S. A.

PARIS GARTERS

No Metal Can Touch You

In the field or in the woods—at play or hard at work there's comfort and satisfaction for the wearer of

PARIS GARTERS

NO METAL CAN TOUCH YOU

Sold 'round the World

Look for the name **PARIS** on every garter.

25c
50c

A. STEIN & COMPANY, Makers
Congress St. and Center Ave.
CHICAGO - - - U. S. A.

Alas! Alaska

THIS is the land of the pan and the pick that your Uncle bought once from Pete, Alec or Nick. He packed it away in the snow and the ice, and left it for years without any advice. He knew it was there and it could not get out, so there was quite nothing to worry about. There were seals in the sea, there were ducks in the air, and the bergs were the haunts of the great Polar bear; and here was a Siwash and there was a fish and it was as peaceful as body could wish.

THESE are the Pioneers, hardy and bold, who traversed the fastnesses rocky and cold, who sledged over mountains and shot over falls, and boated the rivers and scaled all the walls; who builded them cities and bore all the ills of hardship and pestilence, scurvy and chills; discovered the treasures and sent back the word of the things that they saw and the things that they heard; who dug out the dust that was yellow and rich—who sank in the rapids and died in the ditch.

THESE are the mines and the seas and the bays, the harbors, the shores and the great waterways that the Pioneers found in the land of the pick that was bought by your Uncle from Alec or Nick. These are the resources, treasures and such that the folks of this land may observe but not touch, for the goblins are out and the ogres stand by with a watering mouth and a hungering eye. So the mines must be left and the seas and the bays till your Uncle bestirs himself one of these days to fashion some remedies, wholesome and quick, for this far-distant land of the pan and the pick.

THESE are the Plutocrats, hungry and fierce, who wait with their tunnels and channels to pierce the mines and the mountains, to gobble the coal and swallow the bays and the waterways whole; to eat up the icebergs and can all the fish and make of the country just one juicy dish; to tear up the shore lines and pull down the pines and drink dry the brooks and the rivers and creeks, and then pick their teeth with the spruce and the pine bought once by our Uncle and now yours and mine.

THESE are Conservers, with fury and fury, who want what they want when they want it, but why or how, when and where they are not certain quite, and so they cry "Stop thief," all day and all night. They've chased all the Plutocrats into the ditch and stand with their war clubs to hammer the rich, who would drink all the waters and eat all the fish and root up the coal mines whenever they wish, and drain all the harbors and haul off the bays and stop up the rivers and great waterways in this frozen-up land of the pan and the pick that your Uncle bought once from Pete, Alec or Nick.

THIS is your Uncle—Sir Y. Doodle Sam, who hears all the noise, but he sits like a lamb, while the Pioneers rage and the Plutocrats plot and the lusty Conservers grow noisy and hot and beat on their war drums and brandish their sticks till the whole blessed thing's in a terrible fix. Your Uncle Y. Doodle is splitting some hairs or shelling some peanuts or warming some chairs, and the blame rests on him, as you must plainly see, which is saying the blame rests on you and on me. So if we're unable to settle this spat twixt the noisy Conservers and fierce Plutocrats and aid these far folk of the pan and the pick let's sell it all back to Pete, Alec or Nick!

—*J. W. Foley.*

Counting the Beans

THERE was once a grocer who filled a quart jar with beans and set it in his window, offering a dollar to the person who guessed nearest to the number of beans it contained. Many guesses were registered; but one man quietly bought some beans, filled a jar with them at home, then poured them out and counted them. Going back to the grocery, he entered his count among the guesses and got the dollar.

The greatest trouble in business is this: men haven't the enterprise or the analytical faculty to count the beans in any enterprise. Every motion is a bean.

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LOOK FOR NAME IN STRAP

The Florsheim Flexsole—for tender feet—comfort like an old shoe from the start. A light, flexible, specially designed Shoe.

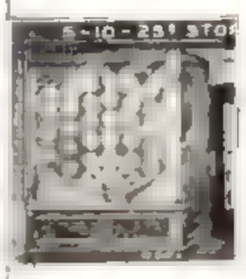
Ask your dealer or send amount to cover cost and express charges and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

Write for our booklet "The Key to Foot Fitting" showing styles that are *different*.

The Florsheim Shoe Company
Chicago U. S. A.

An Opening for a Retail Store



If you think of starting a store I can help you. My business is finding locations where new retail stores are needed. I know about towns, industries, factories, etc., in every part of the U. S. On my list are many places where a new store can start with small capital and pay a profit from the beginning. No charge for information. Write for free 64-page book telling how to run a retail store.

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The Kant-Klog Salt Shaker

Clogging, dampness and dust in salt absolutely done away with, and a fine ... To Dealers: ... Made of Fine Crystal Bottle with German Silver ... 50c

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The House of a Thousand Novelties.

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ONE CENT is all it will cost you to write a postal and every thing will be sent you **free postpaid** by return mail. You will get much valuable information. Do not wait, write now.

TIRES Coaster Brake rear wheels, lamps, sundries at *half usual prices.*

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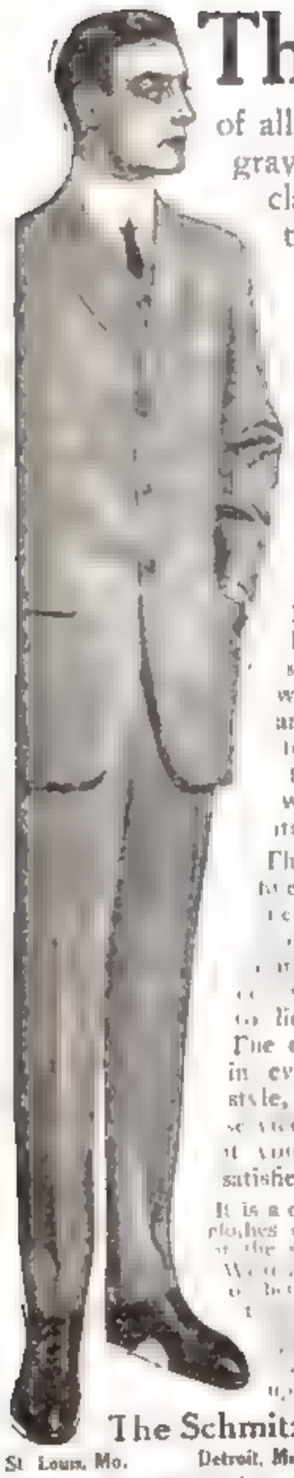

This Suit

of allwool blue serge, gray serge or black clay worsted—sent to you direct from the factory for

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Express Prepaid

Every suit is made to our own tailoring, shipped and sold direct to you. This explains the extraordinary low cost—*you buy at the factory price.* We know the value cannot be duplicated. It is a suit you will enjoy wearing. Built for style and service—designed by artists and so carefully tailored that it will permanently hold its shape.

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It is a chance to get new stylish clothes direct from the maker at the same price dealers pay. Write for book and samples, or better still, order suit [illegible]. Give chest measure, [illegible] and weight—add $1.50 for extra size [illegible] Shumate.

The Schmitz & Shroder Co.

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GUARANTEED FOR LIFE

Here, at last, is a Razor good enough to guarantee for life. Read our offer. Buy the $2.75 Shumate Tungsten Razor. Use it, test it, prove Tungsten' talks—if not perfect at any time it will be exchanged free. Write for booklet. Read the letters, decide for a Shumate Tungsten in any way, or dealer near you can't [illegible]

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Shumate Razor Company
617 Locust St., St. Louis, Mo.

Velvet

THE SMOOTHEST TOBACCO

is smoked and enjoyed by thousands and thousands of men

KEEPING YOUR POCKETBOOK

Continued from Page 7

leathers a day, and possibly average one dollar a leather; but this, of course, has to be shared with the rest of the mob. To separate four wads per hour from the populace, and to keep it up for ten hours a day without getting caught argues unusual intelligence and dexterity. It means also a remarkably keen sizing-up of humanity, the more so as a man's dress is to very accurate index of the amount of cash he carries. A well-clad and prosperous-looking gent'eman may and often does have very little ready money in his pocket, while on the other hand, some seedy chap with a distrust of banks may carry large sums.

A smooth, first-class mob can, by using good judgment, get away with fifteen thousand dollars a year—that is, three thousand dollars for each man. Their pickings have been known to run much higher, but three thousand dollar cash is a fair working income. The ordinary, everyday mob makes possibly one-third of that amount, or an average of about three dollars a day per man. Counting exposure, hardships, risks and all, including the certainty of landing in limbo sooner or later, the thief leads, on the whole, a harder life than the workingman at a like rate of pay.

The twentieth-century gun is a very different crook from his fore-bear of a generation ago, very different and far more scientific. The former dip—say, of wartimes—was a crude and primitive bungler as judged by modern standards. He was quite unable to reef a "poke" purse from an inside waistcoat pocket, or to accomplish many of the feats of the modern American dip. His standard was in fact about that of the English pocket-thief of today. For in England there is little or no real dipping. The English mob is bigger than the American—usually it comprises seven persons—and the methods employed are very crude. Force is still used over there; the game is really strong-arm work, and not dipping at all. The English side-door cars, as I have said, hamper the work considerably; and then again, too, the superiority of the English police and the savage sentences given deter this class of criminals. As well be hanged for a sheep as a lamb; so they go it strong in England. They excel in house and store breaking, also in forging and other major crimes, mostly against property. The English criminal is something of a failure, however, in crimes against the person. When an alleged gun lands here from Great Britain he has to begin at the bottom and work up. America seems to hold the unenviable distinction of having produced the most expert breed of pickpockets in the world.

Professional Pride

The dip's skill and his high rewards, in America, render hopes of his reformation dim and shadowy. His professional pride is just as real and just as compelling as that of a trained surgeon or writer or engineer. Compared with his average earnings, those of the mid-century crook were meager indeed. Mobs, in those days, were all but unknown. The business (like many others of that time) was unorganized and raw. The styles of work differed too. The old-fashioned trousers, with the pockets nearly horizontal, on top, rendered necessary quite another method from that suitable to the side-pockets of the modern American "pants."

Women in those days used also to wear pockets in their skirts, and as a result stealing from women was more in line with the pickpocket's work than it now is.

There were, I believe, more "gun-molls" forty years ago than today. The type then was a respectable-looking woman, of middle-class appearance, whose dress and manner would suggest rather a *mater familias* than a criminal. Her favorite game was robbing her own sex in church, at funerals, or in crowded shops, where the crowding and abstraction gave her safety. This style of lone worker has almost entirely disappeared from our twentieth-century life.

The late hours kept usually lead thieves to sleep during much of the forenoon. Evening is their heyday, when they sally out to the congenial atmosphere of the saloon. Most of them spend a barrel of money for liquor—though less for the love of drink than to stand in with the saloon-keeper,

How $96 was saved on one Coal Bill!

UNDERFEED

HOW would you like to save $96 on your winter's coal bill? This was the gratifying experience of T. S. Amidon, Superintendent of The Cream of Wheat Co., at Minneapolis, Minn. Last fall an Underfeed Hot Water Boiler was installed in his residence, replacing a boiler of another make. Mr. Amidon at the close of winter wrote:

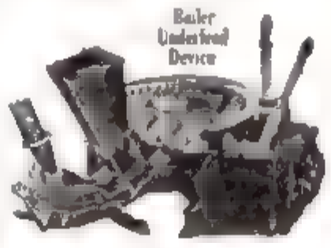
"Your Underfeed Boiler gave extremely satisfactory results. I heated twenty-one rooms with the boiler, using soft coal screenings costing $186, and have some of the coal left. Last year it cost me $282 to heat my house with the other boiler. I have no hesitancy in recommending the Underfeed Boiler as the best and most efficient I know of."

Because of the certainty of tremendously economical maintenance—clean, even heat at least cost—the Underfeed is everywhere recognized as the best possible heating investment. It insures a saving of one-half to two-thirds of coal bills, and ADDS to the renting and selling value of any building. Coal is fed from below and all fire burns on top in

The Peck-Williamson Underfeed

HEATING SYSTEMS — WARM AIR FURNACES - STEAM-HOT WATER BOILERS

Pea and buckwheat sizes of hard and soft coal and *cheapest* slack, which would *smother* fire in an ordinary furnace or boiler, yield in the Underfeed as much heat as most expensive coal in *other* heaters. YOU save the big difference in cost. Moreover, all smoke and gases *must* pass through flames and are consumed. This feature is endorsed by many municipalities as the one practical solution of the smoke problem. The few ashes are removed by shaking the grate bar as in ordinary furnaces and boilers.



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—long wear from your socks. You get it in this splendid Iron Clad 188. The whole sock is made of the most durable of all yarns—genuine long staple Sea Island, in special Iron Clad twist, and the heels and toes are made extra strong by extra strands of this wonder-wearing yarn.

Iron Clad No. 188

is snug-fitting, elastic, seamless—and has a beautiful, soft, silky finish that won't come out in washing. An ideal sock for winter. In Seventeen Attractive Colors: Burgundy, Cerise, Light Gray, Heather Taupe, Light Tan, Navy, Heather Green, New Tan, Dark Tan, Oakleaf, Dark Blue, Copenhagen Blue, Navy Blue, Dark Gray, New Cerise and Black. Sizes 9½, 10, 10½, 11, [illegible]

Your letter can't [illegible] worth while to ask for it. If no dealer [illegible] each pair wanted, stating size and colors desired, we will prepay postage to get them to you.

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25 Cents

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TRADE MARK

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You can install in your home a private inter-phone system with two or more stations at a cost ranging from $6 per station up. The maintenance expense is no more than that for your front-door bell.

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in a better edge than when new. The "Victor" Automatic Stropper Sharpener strops perfectly and easily all makes of razors. Simply slip in blade, pull handles to and fro and get the true, keenest edge you ever saw. Each stropper is fitted with full length, extra wide, specially treated strop. *Agents wanted. Write for terms and territory.*

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are often unable to meet an order because a bottle of ink was hurriedly sent for. **Promo Ink Pellets** are a ways at hand when the traveling man carries them in his vest pocket. A little water and your fountain pen is ready for use. Agents wanted everywhere to sell the great traveling specialty to be used with ink or for an emergency fountain pen. Ask for Special Agent's Proposition.

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If there is a stream on your land install a Niagara Hydraulic Ram. It will give you running water in any part of your house or barn or garden. Has a gauge pressure of 125 pounds. Write for free booklet.

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753 Hood Bldg., Philadelphia. Factory, Chester, Pa.

Honest Man or Woman Wanted

in every town to represent well-known wholesale firm. Experience unnecessary. Must furnish good references. Easy, pleasant work. Permanent position.

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We will enable you to get into the automobile business. More than 400 graduates have opened a new garage or automobile repair shop. We secure for you an agency that pays you $1500 a year. We supply all necessary tools. Under our system you can learn the business, chauffeur, repair man and the agency. You begin the course at your home and can finish right in a factory where cars are built. We furnish you employment the day you sign a contract with us, we will let part of our pay out. Unusual profits. Write for Plan No. A and handsome catalogue telling about getting started in the automobile business.

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Complete style book, showing all the latest styles, sent on request.

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OUR THREE rider team in the New Jersey Motorcycle Club's 12 Hour Endurance Contest on Labor Day did the usual YALE thing. Finished first with a perfect score—500 miles without one adjustment. An unattached YALE rider also had a perfect score. You remember, don't you, that it's been this way all year? You can tell from this see what YALE service means.

1911 4 H. P. YALE $200
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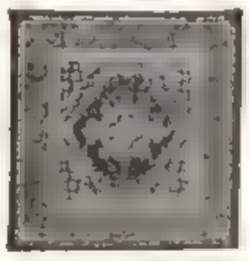
Manufacturers' prices. We give guarantee of satisfaction and save you 33 1-3 %. We have 25,000 satisfied customers. The well known Regal Rug, 8 x 9 feet, reversible, all-wool finish, $8.75. Our Brussels Rug cannot be the greatest value ever known. $1.25 Splendid grade Brussels Rug 9x12 ft., $11. Famous Invincible Velvets worth $18. Now at Axminsters 9x12 ft. $18.50. Fine quality Lace Curtains 45 cts. per pair and up. Tapestry Curtains. Wilton Rugs. Linoleums at mill prices. Write today for our New ILLUSTRATED CATALOG No. 14. Sent free. Shows latest designs in actual colors.



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2400 3442 Jasper St., Phila.

Taylor's "Stahot" Water Bottle and SYRINGE

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Absolutely guaranteed for 3 years. Write for free booklet.

FRANKLIN MFG. CO., Dept. 1, Janesville, Wis.

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In Escambia County, Florida. Excellent climate, easily tilled soil, abundant pure water, well distributed rainfall. Once a year, limited population. Write for "Farm Facts and Forage Crops." Dept. A, Commercial Association, Pensacola, Florida.

TYPEWRITERS ALL MAKES

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whose friendship may become invaluable should a fall take place.

In dress the pickpocket is usually careful, even dandified. His appearance must be such as not to excite unfavorable comment in crowded cars and streets, because the public in general, when a hue-and-cry of "Thief!" is raised, will pursue some honest, ragged workman, rather than a seeming business man or clerk. In conversation the dip is usually at home with the average man. He is often a product of our public schools and in rare cases he is a college man. The Western crook is very deft and clever. He is for the most part a man of good breeding who, through dissipation, has drifted into picking pockets.

The Western dip is, as a rule, more open-handed than his Eastern associate in crime. These Western guns go on the principle that it is cheaper to pay damages at once, even though the price be exorbitant, rather than take any chances of confinement. They languish terribly in jail. For their eagerness to spend money in dodging the "dump" they have got themselves well disliked by Eastern crooks, just as heavy-tipping Americans in Europe are often disliked by their poorer compatriots *en voyage*. The reason is not far to seek. The Western freehandedness makes hard sledding for a local Eastern mob, when trouble falls, in the matter of bail and restitution.

Western or Eastern, however, all pickpockets are marked with certain general traits common to the whole genus—the furtive air, reticent bearing, and universal distrust of strangers until vouched for by some pal. Their vanity is everywhere the same. On their varied tricks and subterfuges they pride themselves tremendously. Almost all of them boast freely of their accomplishments—which, in fact, entitle them to the rank of being the most ingenious and expert of criminals. Presence of mind, quick wit, agility, manual dexterity and a real knowledge of human nature—these are all prime requisites for a first-class pocket-thief. Most dips make it a point of honor to show off their skill to their friends, and always to give the public and the police "something new" to wonder at.

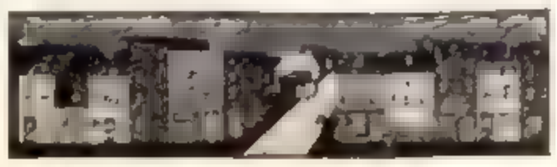
Like Whistling Girls

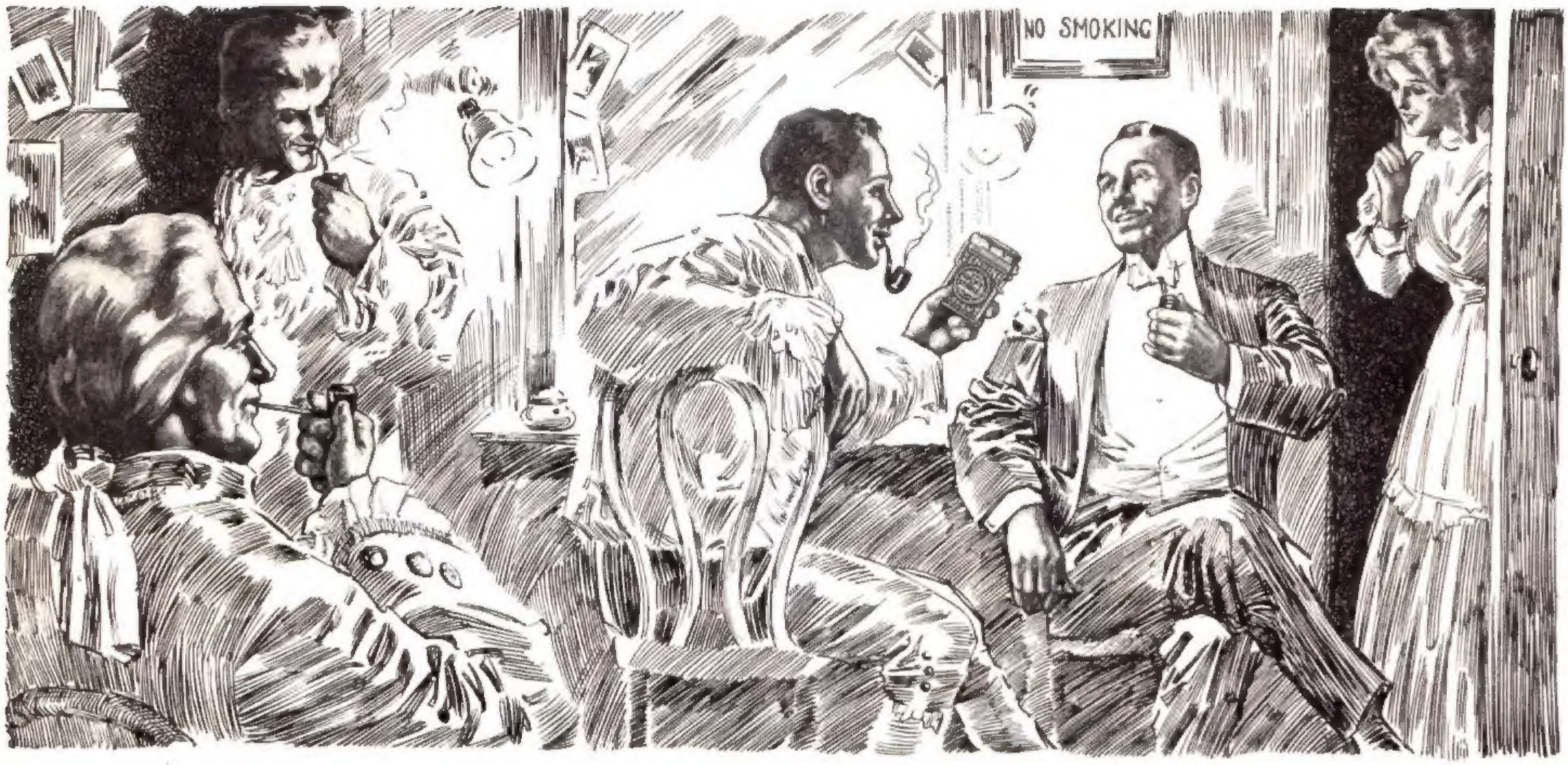
The strength and deftness of a wire's fingers are just marvelous. No good wire *grabs* pocketbooks. To do so would invite detection, as a fist is bulky in another man's pocket. No, the method of abstracting the leather is in itself quite an art, called "scissors-making." The first and second fingers are held close together, and so are the ring and little fingers. These two pairs are then opened, and the object to be stolen is gripped between them, with the hand flat in the victim's pocket. Or, the grip is taken between the first and second fingers. The back of the dip's hand is always kept toward the sucker, and the hand is held as far from the sucker's body as possible in order to avoid suspicious contact. Sometimes the lining of the pocket is seized and pulled up, thus bringing the contents within reach of the fingers.

Like whistling girls and crowing hens, of classic fame, pickpockets almost invariably come to some bad end. About the best that they can hope for, once they lose their nerve and manual dexterity with old age, is to drop into saloonkeeping or be "stowed away"—placed as a ward-heeler on a padded pay-roll. Few of them, indeed, do so well as this. The great majority drift lower and lower, from one mob to another not so good, until they sink to sneak-thievery, and so on, down and out.

Dissipation, dope-habits and the gaming-table usually get them in the end. They are invariably flush today and broke tomorrow. Vagrancy and the jail gather them in, one by one. Disease ravages them. The potter's field is their appointed place.

Some work into higher forms of crime and suffer dire penalties. Even when they "square it" and try to live honest lives, to make amends for the past, they are often persecuted by the police. They are arrested (even after years of honesty) at every celebration, street parade or public festival, till some turn bad again and die sworn enemies of that society which will not let them be.





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For the lulls and between-times of *any* man—for evenings of solid comfort.

Of course you know Lucky Strike Sliced Plug—the good old-fashioned quality smoke—the leader for over half-a-century.

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At All Dealers
10 Cents
16-oz. pkg. 90 Cents

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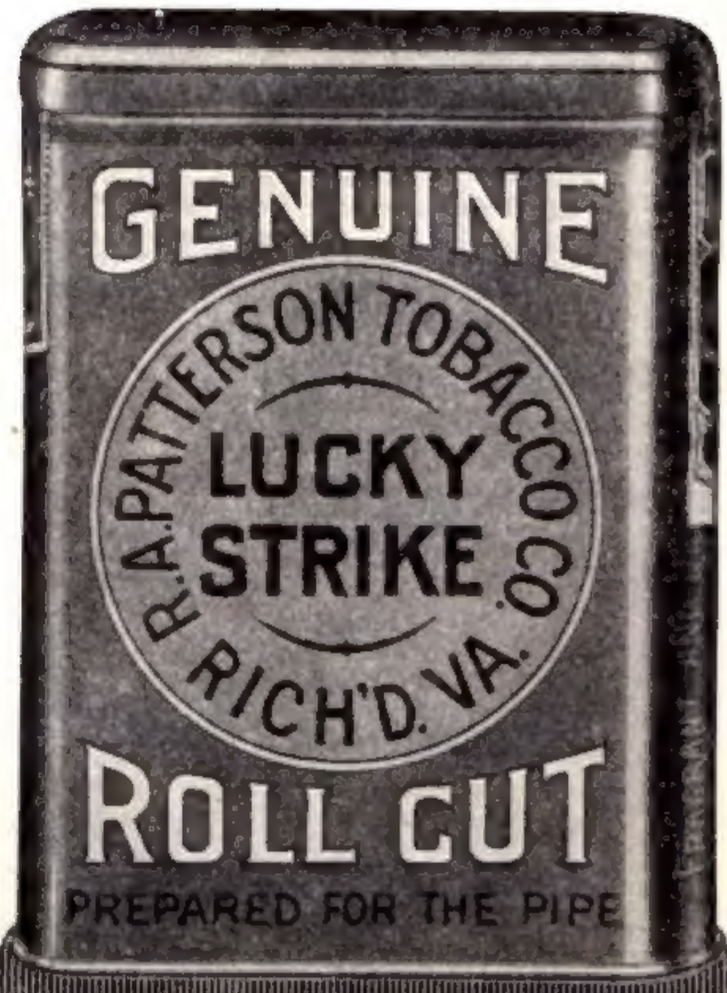
It's the same old Lucky Strike of top-notch quality. But we've rolled and cut it by wonderfully perfected machinery. It's sold in convenient pocketboxes—10c at all dealers.

Lucky Strike is smooth—cool and pure. It burns slowly and evenly—doesn't over-heat your pipe—it's mellow and satisfying. And it can't bite the tongue.

The goodness of Lucky Strike Tobacco is not an accident. We choose the finest Burley. We age it for years. We give it a final degree of perfection—bring out its full delightful flavor by the famous Patterson secret Process. This was discovered by the founder of our business, Dr. R. A. Patterson, 50 years ago. No other tobacco manufacturer can use it.

R. A. PATTERSON TOBACCO CO., Richmond, Va.



"I consider the Metrostyle indispensable to the Pianola and I have indicated my interpretation of several compositions with great interest."

I. J. PADEREWSKI

"The Metrostyle places the Pianola beyond all competitors. It will be my pleasure to mark many rolls from my repertoire when I return to my home in Berlin."

JOSEF HOFMANN

"The Metrostyle is of extraordinary interest. I have Metrostyled some of my own compositions and owners of the Pianola can now play them according to the interpretations I have indicated."

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"Of all the piano playing devices which I have heard, the Pianola is the only one deserving of serious consideration from the musical world. Apart from the faultless technique and almost human touch which the instrument has, it is equipped with an invention which is of equal, if not greater importance—that is the Metrostyle, which gives the player a true and authoritative guide to the proper interpretation of a composition."

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(The most famous piano teacher in the world, whose pupils include Paderewski, Gabrilowitsch and other great artists.)

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But after these, what? What of the thousands of other compositions that you *do not know*—compositions that you cannot *by any possibility* play well until you *do* know them?

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One way is to have a musician personally teach you the expression of *each individual piece*.

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The ONLY Player-piano which teaches you the music while you play it

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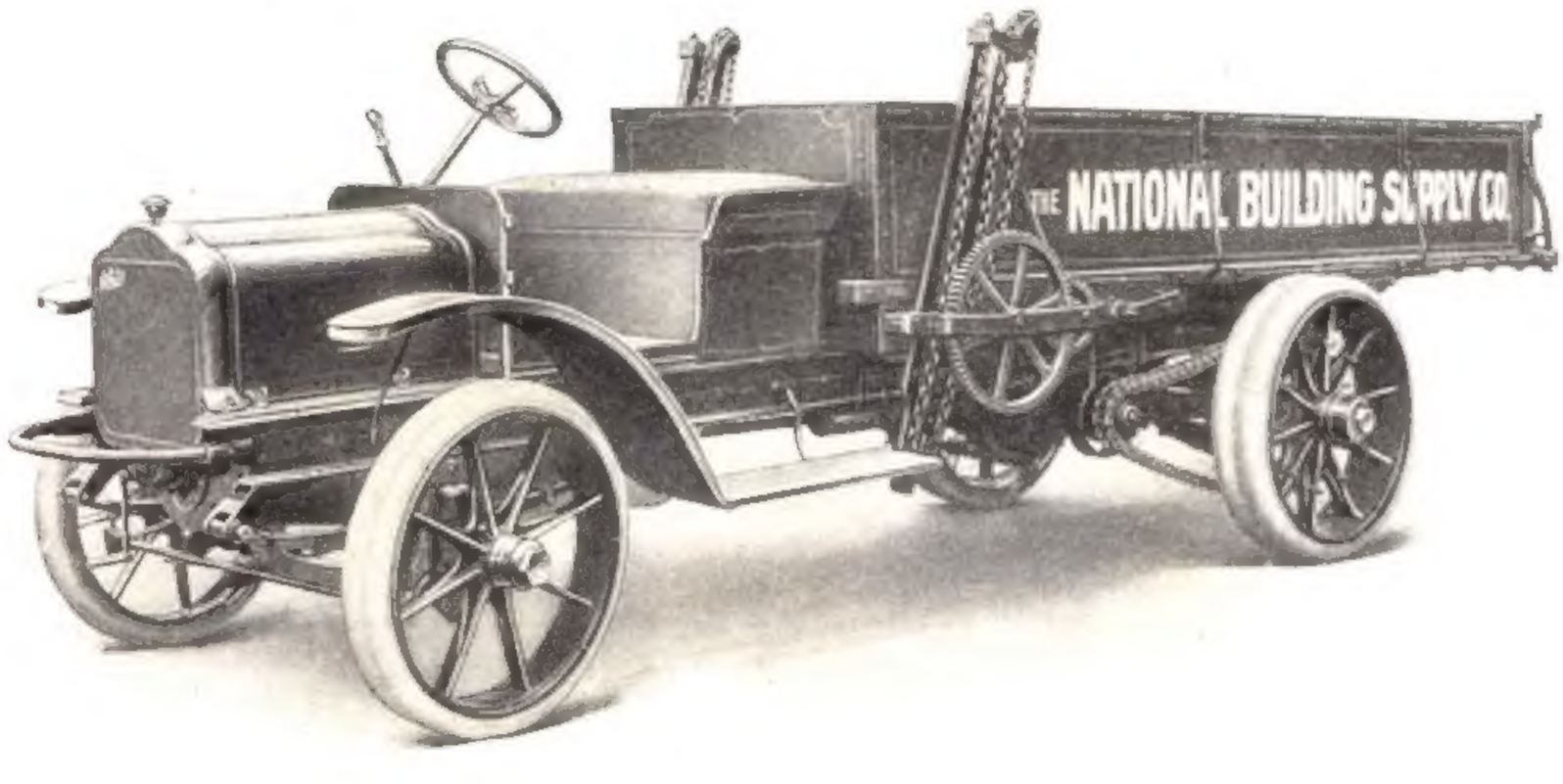

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